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ABSTRACT

This document analyzes income and expenditures of sophomore, junior, and senior students at the University of Minnesota, 1965-66. Chapter II investigates percentages of student income from various sources and student employment. Chapter III reviews total expenditures, housing and food, educational expenditures per quarter, personal, vacation trips, total expenditures per quarter in relation to parental income, and total average expenditures per quarter in relation to number of siblings. Chapter IV studies the effect of increased costs of education. Emphasis is placed on increased costs met by students, how students met unexpected high costs, discussion of financial problems with parents, and effects of hypothetical 5 percent and 10 percent increases in cost of education. Chapter V reviews student opinions about various aspects of higher education. Appendices include the questionnaire and letter, background characteristics of the sample, data on sources of imcome, data on expenditures, data on meeting increased costs, and opinions on higher education. (MJM)

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STUDENT FINANCES STUDY

An Analysis of Income and Expenditures of Sophomore, Junior, and Senior Students at the University of Minnesota, 1965-66 Academic Year

by

JOHN E. STECKLEIN

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U S DEPARTMENT OF HEALTH
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Bureau of Institutional Research
University of Minnesota
Minneapolis, Minnesota

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CHAPTER I

BACKGROUND OF THE STUDY

Problems related to student finances are among the most important currently besetting American higher education. There is widespread concern about the adequacy of financial resources of students and their families in meeting the rapidly increasing costs of a college education and the resultant exclusion of young persons who might otherwise attend. Little is known about the general effects of student efforts to meet these costs (e.g., employment while enrolled) upon academic achievement and persistence in degree programs. Remediation on the part of state and federal governments and of institutions has been massive but symptomatic--designed to deal with specific trouble spots as they appear. One of the primary reasons for this is the lack of useful research findings.

Prior to the 1965 Spring Quarter, problems related to student finances at the University of Minnesota had not been marked for special study, but were topics of continuing discussion and concern by students, faculty, and administration. During the 1965 Spring Quarter, however, a $20 per quarter increase in tuition and incidental fees was announced, which was to take effect the following academic year. This announcement sparked vehement student reaction that culminated in a march on the Capitol during the legislative session.

The modest tuition increase enacted in 1965 was not intended to change the traditional policy of low cost, nor to achieve parity with any other institution in relation to cost of tuition and fees; it was simply an immediate and necessary measure to close the fiscal gap between rising costs and inadequate state resources. Increases in tuition fees do provide a quick and apparently somewhat painless means of raising needed funds with which to operate the University. But what was particularly disturbing to many was that the decision to increase tuition, and the amount of increase specified, were based primarily on fiscal need, without reference to possible effects upon student enrollment or persistence in college. It was this fact that aroused the interest of the Minnesota Student Association (MSA), and prompted its commitment to a study that would provide information about student finances.

In September, 1965, students designing the MSA study sought advice from the Dean of Students Office, the Vice President for Educational Relationships and Development, and the Bureau of Institutional Research. It became evident through these conferences that the budget ($500), time allotment, and staff resources for the proposed study were inadequate to deal with the large and complex problems involved in student finances. To make possible a more comprehensive and thorough study, the Bureau of Institutional Research was asked to undertake the project, in cooperation with the Minnesota Student Association. The necessary additional resources were provided by the Bureau supplemented by a special allocation from central administration.

The Bureau's faculty advisory committee--the Senate Committee on Institutional Research--approved the project in December, 1965, and an advisory subcommittee was recommended, "...with substantial student membership to determine the development and conduct of a study, or studies, dealing with problems and attitudes of parents and students concerning the costs of higher education in Minnesota institutions and the financial needs of Minnesota college students."[1] The chairman appointed a subcommittee of faculty and students to advise the Bureau staff on the design and conduct of the study.

The subcommittee agreed early in its deliberations that a study focused on the effects of a tuition increase would be too narrow an approach. Cost increases influence student finances whatever their source. Furthermore, the inordinate notoriety given to the cost of tuition the previous year might introduce an uncontrolled factor which could seriously distort the survey results. Therefore, it was decided to take a broad-gauged and comprehensive approach to determine the sources of income, expenditure patterns, and opinions of students. The question of how students would meet increased costs would also be investigated without calling special attention to the type of such increased costs. The study was also to be designed to include all three campuses of the University--Minneapolis-St. Paul, Duluth, and Morris.

Design and Procedures

The main purposes of the study were to determine:

1. Levels of expenditures and sources of income of University of Minnesota sophomores, juniors and seniors during the academic year 1965-66.

2. How students would cope with increased costs of University education.

3. Attitudes of students towards alternative ways of financing higher education and other related questions.

4. Variations in the above findings that might be related to type of housing of students, levels of parental income, number of siblings, and other background characteristics.

Specifically, the study population was defined to include sophomores, juniors, and seniors who were registered full-time for at least one quarter during the 1965-66 academic year.[2] Freshmen students could not be included because the survey was made during the Fall Quarter 1966, and respondents were asked to report their expenditures during the previous academic year. Also excluded were foreign students and "adult specials," the first group because their visa requirements specify assurance of adequate financial support, and the second group because they were predominantly mature adults who were not necessarily seeking a degree (many such persons already possessed an undergraduate degree and had no financial problems similar to the typical undergraduate). *The study population thus defined totaled 22,472 for the Minneapolis-St. Paul (Twin Cities) Campus, the Duluth Campus, and the Morris Campus, combined.*

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[1] Minutes of Senate Committee on Institutional Research, December, 1965. The state-wide purview implied in this statement referred to an assumption that the Minnesota Liaison Commission for Higher Education would be interested in having the study include all Minnesota institutions of higher education. Later negotiations revealed that this was not the case, and the study involved only the University of Minnesota.

[2] A closely related survey of finances of University of Minnesota freshmen has also been made, which will be the subject of a subsequent Bureau of Institutional Research publication.

A systematic 12 per cent stratified sample was drawn from the Twin Cities and Duluth populations representing proportionate samples of students living in three types of housing: (a) students who lived at home or with relatives during the academic year 1965-66; (b) students who lived in University residence halls or other University-controlled housing, sororities, or fraternities; and (c) students who lived in private rooms, apartments, or houses (either rented or owned). A similar sample of 100 was selected from the Morris population. The total sample thus selected for the three campuses combined numbered 2,809.

The original sample was further refined, however. Forty-two persons were excluded because their cases were atypical, including such persons as widows who were amply supported by an estate, mothers of dependent children supported by welfare funds, and blind or otherwise handicapped persons for whom tuition, fees, books and other costs were paid by the State of Minnesota. An additional 83 students were also excluded because it was not possible to send them questionnaires, due to inadequate addresses or for other reasons. *Thus, the final study sample for the three campuses combined, was 2,684 or 11.9 per cent of the student population. Of these, usable responses were received from 2,272 persons or 84.6 per cent of the sample.* Table 1.01 shows the breakdown of responses by sex and campus.

Chi-square tests were applied to the differences between respondents and non-respondents on distributions of a number of pertinent background variables, namely, type of residence, sex, year in college, marital status, father's occupation, father's education, and mother's education. The only statistically significant difference shown (one per cent level) was for sex, where the percentage of usable responses for females was higher than for males. This difference is taken into account in the interpretation of several of the findings presented in subsequent chapters. In general, the findings of this study appear to be directly generalizable to the defined populations.

The initial questionnaire was pilot-tested on a large group comprised of MSA representatives, students applying for work-study positions, and student clerks working with the Bureau of Institutional Research. Revisions were made on the basis of this test, and the final form (see Appendix A) was mailed to students in the sample on November 1, 1966. A covering letter signed by President Wilson (Appendix A) accompanied the mailing. Two weeks

Table 1.01: USABLE QUESTIONNAIRES RETURNED, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Respondents N	Respondents Per Cent	Non-Respondents N	Non-Respondents Per Cent	Total N	Total Per Cent
Twin Cities Campus						
Male	1,054	82.1	230	17.9	1,284	100.0
Female	775	87.1	115	12.9	890	100.0
Total	1,829	84.1	345	15.9	2,174	100.0
Duluth						
Male	228	87.7	32	12.3	260	100.0
Female	129	84.9	23	15.1	152	100.0
Total	357	86.7	55	13.3	412	100.0
Morris						
Male	45	81.8	10	18.2	55	100.0
Female	41	95.3	2	4.7	43	100.0
Total	86	87.8	12	12.2	98	100.0
All Campuses						
Male	1,327	83.0	272	17.0	1,599	100.0
Female	945	87.1	140	12.9	1,085	100.0
Total	2,272	84.6	412	15.4	2,684	100.0

later a postal card reminder was sent to those who had not responded, and three weeks after the post card was mailed a second questionnaire was sent to non-respondents. Data collection was terminated two weeks after the mailing of the second questionnaire.

Background Characteristics of the Sample

A variety of background data about the students who comprised the sample was collected for use in studying relationships between questionnaire responses and student characteristics. The background data were provided by the Office of Admissions and Records.

Analyses of the background characteristics of the students in the sample revealed the following profile:

> Typically, they were achieving satisfactorily in their academic work: median grade point average was 2.41, slightly less than midway between a "C" and a "B" average.

They had a strong pre-collegiate scholastic record--78.4 per cent ranked at or above the 60th percentile in their high school graduating class--and five-eights (62.6 per cent) ranked at or above the 60th percentile in a state-wide college ability test administered in high school.

Over 90 per cent were 19, 20, or 21 years of age, as would be expected of sophomores, juniors, and seniors.

Nearly 60 per cent lived at home with parents or relatives--the remainder was divided almost equally between the other two types of living arrangements.

Practically all (97.3 per cent) of the students were single.

Most of the students were from small families: 21.9 per cent had no siblings and 45 per cent had either one or two siblings.

Generally, their parents were well educated: 35.1 per cent of their fathers and 47.8 per cent of their mothers had attained high school graduation; an additional 39.1 per cent of the fathers and 35.5 per cent of the mothers were reported to have had education beyond the high school.

Most of the students' fathers had relatively high-status occupations--well over half (56.1 per cent) were in white collar positions; of these, 31.8 per cent were professional or managerial and 24.3 per cent were in office or sales work.

Nearly 9 per cent of the parents had reported incomes of $20,000 or more and over a fifth had reported incomes less than $6,000. Nearly three-fifths (58.4 per cent) had incomes less than $10,000.

Additional discussion and tabular descriptions of these and other data are given in Appendix B.

Statistical Significance of Findings

Because of the large N involved in most of the analyses, nomographic tests show that differences in percentages exceeding 5 per cent generally are statistically significant at or above the .01 level of confidence. Thus most of the percentage differences discussed in the text as differences can be considered to be statistically significant, and not due to chance.

In the case of Morris student data, caution has been exercised in interpreting differences, due to the small sample size.

CHAPTER II

SOURCES OF INCOME

One of the primary purposes of the study was to determine the sources of income which undergraduates used to attend the University of Minnesota during 1965-66. An attempt was made not only to find out where students got their money, but the proportion of the total amount contributed by each of the various sources. Special attention was focused on the relationship between sources of income and various personal, family, and academic background factors. A survey of the literature indicated that very little information was available about such basic considerations as the reliance on family or employment for funds to attend the University or the extent to which students used loans, scholarships, and grants from sources outside the control of the University.

This chapter presents data relating to three basic aspects of student income and financial support: (1) estimated proportion of income from various sources, (2) applications for and monies received from loans, grants and scholarships, and (3) extent of student employment. Each of these aspects was analyzed according to campus and sex, by type of residence, and by selected sets of background factors.

Percentages of Income from Various Sources

The students in the survey were asked to examine a list of six possible sources of financial support and to indicate the approximate percentages of their total support that they had received from each source during the 1965-66 academic year. The list was similar to that used by the Office of Admissions and Records to determine sources of income of entering freshmen. Usable responses to this request for information were given by 2,263 individuals. The distribution of estimated percentages of total income from each source is shown in Table 2.01.

As might be expected, the family was most frequently cited as the major source of total income. Slightly less than one-fourth received at least 80 per cent of their income from this source. Of these, 11.5 per cent indicated that the family provided all of their financial support for the academic year. That there is considerable variability is shown by the fact that 24.3 per cent received no support from this source. The distribution of students who indicated percentages between 100 and zero was fairly even.

Only two other sources--employment and savings--were reported to have contributed at least some part (generally small) of the academic year's income by more than half of the students. The other three sources listed were not used at all by most students: 85.2 per cent received no support from scholarships or grants and 88.5 per cent received none from loans. The

Table 2.01: SOURCES OF INCOME, ALL RESPONDENTS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage from each Source															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Source	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N[b]	Per Cent
Family or Relatives	550	24.3	266	11.8	322	14.2	312	13.8	266	11.8	285	12.6	262	11.5	2,263	100.0
Employment	965	42.6	372	16.4	435	19.2	223	9.9	137	6.1	70	3.1	61	2.7	2,263	100.0
Scholarship or Grant	1,929	85.2	103	4.6	111	4.9	56	2.5	37	1.6	17	0.8	10	0.4	2,263	100.0
Loans	2,001	88.5	59	2.6	102	4.5	64	2.8	27	1.2	7	0.3	3	0.1	2,263	100.0
Savings	751	33.2	408	18.0	459	20.3	282	12.5	164	7.2	111	4.9	88	3.9	2,263	100.0
Other[a]	2,101	92.8	31	1.4	37	1.6	30	1.3	31	1.4	20	0.9	13	0.6	2,263	100.0

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[a] Includes a variety of sources. The most important were Social Security benefits and insurance settlements.

[b] No response from nine individuals.

sixth source was listed as "Other," and contributed no support for 92.8 per cent of the students. Four per cent relied entirely on their savings, and 57 per cent earned some part of their support. Of the 162 students who reported some income from "Other" sources, most specified social security or endowment money made available because of the death of a parent.

Income Variations by Campus and Sex

Several studies have shown that family background and patterns of support for college expenses are different for female college students than for males. In general, fewer females than males from families with low education and low socio-economic status attend college, and some people assume that females receive a greater proportion of financial support from family sources than do male students. Analyses were made to compare sources of support for male and female students, for each of the three campuses separately, to determine just how great the differences were and the relationship between size of campus community and parental occupations, levels of parental income, and availability of student employment opportunities.

Family and Relatives.--The distribution of percentages of income from family only is shown by campus and sex in Table 2.02.

Stronger differences in extent of family support were found between males and females than among campuses. More than one-fourth (29.5 per cent) of the males received no income from family compared with 17.1 per cent of the females. The situation at the other extreme was consistent with these data: 18.4 per cent of the females received all of their financial support from family compared with only 6.7 per cent of the males. The differences between Duluth and the Twin Cities Campus were slight, especially for males and females combined. The relative percentages reported by Morris Campus students differed substantially from the other campuses in some categories, but it is important to note that only small numbers of students were involved.

As was shown in Table 2.01, the single most important source of financial support was family and relatives. Salient findings about the distribution of the other less frequently used income sources by campus and sex will be outlined in this section, but the reader is directed to Appendix C for the detailed data.

Employment.--High proportions of both male and female students worked to earn support while in college, although male students showed a greater dependence upon income from employment than did the females. Three-fifths (61.1 per cent) of the males reported income from employment compared with 52.1 per cent of the females. Over a fourth of the males (25.4 per cent) indicated that money earned accounted for at least 40 per cent of their total income, while only 16.5 per cent of the females reported this level of reliance on employment. By campus (for males and females combined),

Table 2.02: FAMILY AND RELATIVES AS SOURCE OF INCOME, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Total Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male																
Twin Cities	305	29.1	133	12.7	153	14.6	172	16.4	114	10.9	99	9.4	73	6.9	1,049	100.0
Duluth	73	32.2	19	8.4	32	14.1	35	15.4	29	12.8	23	10.1	16	7.0	227	100.0
Morris	11	24.4	12	26.7	9	20.0	4	8.9	5	11.1	4	8.9	0	0.0	45	100.0
Total	389	29.5	164	12.4	194	14.7	211	16.0	148	11.2	126	9.5	89	6.7	1,321	100.0
Female																
Twin Cities	140	18.2	74	9.6	95	12.3	86	11.1	98	12.7	133	17.2	146	18.9	772	100.0
Duluth	15	11.6	19	14.7	27	21.0	11	8.5	16	12.4	20	15.5	21	16.3	129	100.0
Morris	6	14.6	9	22.0	6	14.6	4	9.8	4	9.8	6	14.6	6	14.6	41	100.0
Total	161	17.1	102	10.8	128	13.6	101	10.7	118	12.5	159	16.9	173	18.4	942	100.0
Male and Female																
Twin Cities	445	24.4	207	11.4	248	13.6	258	14.2	212	11.6	232	12.8	219	12.0	1,821	100.0
Duluth	88	24.7	38	10.7	59	16.6	46	12.9	45	12.6	43	12.1	37	10.4	356	100.0
Morris	17	19.8	21	24.4	15	17.4	8	9.3	9	10.5	10	11.6	6	7.0	86	100.0
Total	550	24.3	266	11.8	322	14.2	312	13.7	266	11.8	285	12.6	262	11.6	2,263	100.0

the following percentages indicated that they received no financial support from employment: Twin Cities, 41.3; Duluth, 47.7; and Morris, 50.6. This pattern may reflect differences in the availability of the campus and community job opportunities according to size of community (see Appendix Table C-1).

Scholarships and Grants.--A remarkably consistent percentage of the students reported no support from scholarships and grants, both by sex and among campuses. The percentages, by campus, were as follows: Twin Cities, 85.8; Duluth, 82.9; and Morris, 83.7. For males (all campuses combined), this percentage was 86.3, and for females 83.8. The low usage of this source is underscored by the fact that only 2.8 per cent of the students reported that scholarships and grants comprised 60 per cent or more of their total income (see Table C-2 in Appendix).

Loans.--Both male and female students at Morris showed a stronger reliance on loans than was true for either of the other two campuses. This heavier reliance may be due to several things: fewer employment opportunities, a more receptive attitude about loans, or some difference in the financial aid policy or program there. Emphasis should be placed on the fact that, for the three-campus sample of students, loans were not a major source of financial support because 88.4 per cent reported that they had no income from this source (see Appendix Table C-3).

Savings.--Savings were defined to include summer earnings as well as savings of other types. There was a markedly greater reliance on this source for males than for females: 36.8 per cent of the males received at least 40 per cent of their total income from savings, while only 16.9 per cent of the females utilized savings to such an extent. Since estimates included summer earnings, this difference probably reflects the greater earning power of males over females for summer work. At Morris over half of the males (57.8 per cent) received more than 40 per cent of their total support from savings (see Appendix Table C-4).

Income Variations by Type of Student Residence

Percentages of income from various sources differed markedly according to the type of residence which the student had during the 1965-66 academic year. Data about living arrangements for each student were obtained from the Student Housing Bureau, and grouped into three main types of residence: (1) the parental home or a relative's home; (2) fraternities or sororities, University residence halls or other residences operated by the University; and (3) residences owned privately or rented from private owners--predominantly rooms or apartments occupied singly or by groups of students. Because frequent references to these types of residence will be necessary throughout this report, the first type will henceforth be referred to as "Home," the second as "Campus Housing," and the third as "Private Rental."

Data in this section refer to students enrolled on the Twin Cities Campus only, but they may be regarded as representative of the total sample of students. Analyses showed that there were no important differences among campuses in sources of income according to type of residence. Students who lived at home, for example, had similar percentages of income from various sources regardless of which campus they attended.

In relation to provision of financial support by the family, the following background characteristics were selected as particularly important: (1) family income, (2) father's occupation, and (3) parental education. Examination of these variables revealed that, of the three types of residence, students in Campus Housing had, as a group, parental backgrounds must likely to provide strong financial support for a University education, those in Private Rental had the least potential in their parental backgrounds, and Home students were intermediate in this respect. For example, Private Rental students had the lowest percentage of parents with a college education (16.4 per cent compared with 26.7 per cent for Campus Housing students and 18.5 per cent for Home students) and the highest percentage of parents with no more than a high school education (66.5 per cent compared with 54.9 per cent for Campus Housing students and 61.9 per cent for Home students). Private Rental students had a markedly lower percentage of parents with a 1965 income of $10,000 or more (30.8 per cent compared with 44.3 per cent for Campus Housing students and 48.3 per cent for Home students) and a much larger percentage with an income of less than $6,000--34.3 per cent compared with 19.4 per cent for Campus Housing students and 14.9 per cent for Home students. As would be expected, father's occupation was closely related to these patterns of income and education.

The results of these background analyses gave rise to several expectations. It was expected that Private Rental residence students would be least reliant on family and relatives, and those in Campus Housing would be the most reliant; thus, Private Rental students would be most reliant on other sources, e.g., employment, and those in Campus Housing would receive the least support from such other sources. Students at Home would usually be intermediate. These expectations were borne out by the findings shown in Table 2.03.

Note that students in Private Rental received the lowest percentages of their total support from family, compared with the other two residence types. Only 27.3 per cent received 60 per cent or more of their support from family while 42.7 per cent of those in Campus Housing relied to that extent on their families. Home students were intermediate with 37.2 per cent. Conversely, 50.9 per cent of Private Rental students received less than a fifth of their support from their families, but for the Campus Housing and Home groups, the percentages were 30.5 and 32.8, respectively.

The related pattern of greater reliance on other sources for Private Rental students is also shown in Table 2.03. The percentages of those who derived 60 per cent or more of their total income from employment were 16.1 for the Private Rental, 4.1 for the Campus Housing, and 13.7 for the Home group. The converse pattern is just as definite: The percentages receiving less than one-fifth from employment are 70.4 for Campus Housing and 56.7 for Home, and 50.2 for Private Rental students.

Table 2.03: FAMILY AND RELATIVES, AND EMPLOYMENT AS SOURCES OF INCOME, BY TYPE OF RESIDENCE, TWIN CITIES CAMPUS ONLY, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Total Income from Family and Relatives															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Home, Relatives	267	24.0	98	8.8	171	15.4	162	14.6	128	11.5	147	13.2	139	12.5	1,112	100.0
University Residence Hall, Sorority, Fraternity	59	16.4	51	14.1	42	11.6	55	15.2	46	12.8	59	16.3	49	13.6	361	100.0
Private Room, Apartment	119	34.2	58	16.7	35	10.0	41	11.8	38	10.9	26	7.5	31	8.9	348	100.0
Total	445	24.5	207	11.4	248	13.6	258	14.2	212	11.6	232	12.7	219	12.0	1,821	100.0
	Percentage of Total Income From Employment															
Home, Relatives	454	40.9	176	15.8	223	20.1	106	9.5	80	7.2	37	3.3	36	3.2	1,112	100.0
University Residence Hall, Sorority, Fraternity	175	48.5	79	21.9	69	19.1	23	6.4	8	2.2	5	1.4	2	0.5	361	100.0
Private Room, Apartment	123	35.3	52	14.9	66	19.0	51	14.7	29	8.3	17	4.9	10	2.9	348	100.0
Total	752	41.3	307	16.9	358	19.7	180	9.9	117	6.4	59	3.2	48	2.6	1,821	100.0

Income Variations by Selected Background Characteristics

The primary purpose of collecting data on pertinent background characteristics of students was to search for relationships which would help interpret student responses about their finances. For example, it was known that University students varied with respect to parental income, father's occupation and size of family, and such data about the students in the sample were collected to relate to other questionnaire responses such as the proportion of support received from their families. Each set of facts is useful in itself, but it is much more useful to know the extent to which the family background and financial capability conditioned the percentage of support provided by the family and reliance upon other sources.

The relationships between family as a source of income and three background factors which seemed particularly pertinent are shown in Table 2.04. There are many interesting aspects of these distributions, but the salient fact is that there was a strong and clear association of the type which seems intuitively most reasonable for all three background factors. Note, for example, that only 14.6 per cent of those with professional or managerial fathers reported that they received no support from family, but that for all lower status occupations this percentage was nearly twice as large. Consonant with this finding is the large percentage (21.0) of students with professional and managerial fathers who received all of their support from their families, which contrasts strikingly with the small percentages (less than 9 per cent) in the other three occupational categories.

This pattern is repeated even more markedly for parental income. Note that over half (53.8 per cent) of the students whose parental income was low (less than $7,500) received less than one-fifth of their income from family--but for students whose parental income was high (at least $15,000) this percentage was only 13.8. The converse pattern is true for students who received large proportions of their income from family.

This pattern is not quite so clear-cut for number of siblings, but it is nonetheless evident. It is shown best for students who reported three or more siblings, of whom 33.0 per cent received no financial support from family compared with 20.3 and 19.5 per cent for those with fewer siblings. The opposite is true for students who reported 80 per cent or more of their income from family: 28.2 per cent of those with no siblings, and 27.5 per cent with one or two siblings were in this category; but for those with three or more brothers or sisters only 16.9 per cent relied to this extent on their families.

Table 2.05 shows that family background characteristics are not as clearly related to reliance on employment as a source of income as father's occupation. For example, it might be expected that students from families with a professional or managerial father and a high income would be markedly less reliant on working to help pay their way through college. However, this table shows that such students were nearly as likely to work as others, although they did not depend upon employment for as large a proportion of their support as did the other students. It may be speculated that students from such families have higher expenditure levels and thus work to support themselves in the manner to which they are accustomed, or that such students have easier access to jobs through family connections.

Table 2.04: FAMILY AND RELATIVES AS SOURCE OF INCOME, BY FATHERS' OCCUPATION, PARENTAL INCOME, AND NUMBER OF SIBLINGS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Background Characteristic	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Fathers' Occupation																
Professional and Managerial	83	14.6	44	7.7	59	10.3	78	13.7	83	14.6	103	18.1	120	21.0	570	100.0
Office and Sales	131	28.3	67	14.5	74	16.0	54	11.7	52	11.2	46	9.9	39	8.4	463	100.0
Skilled	101	26.5	49	12.9	64	16.8	61	16.0	39	10.2	38	10.0	29	7.6	381	100.0
Farm and General	108	27.9	40	10.3	52	13.5	55	14.2	53	13.7	46	11.9	33	8.5	387	100.0
Total	423	23.5	200	11.1	249	13.8	248	13.8	227	12.6	233	12.9	221	12.3	1,801	100.0
Parental Income																
Less than $7,499	294	35.5	151	18.3	140	16.9	105	12.7	55	6.6	53	6.4	30	3.6	828	100.0
$7,500 to $14,999	204	19.9	92	9.0	157	15.3	157	15.3	147	14.3	147	14.3	121	11.9	1,025	100.0
$15,000 and Above	30	8.8	17	5.0	19	5.5	44	12.8	54	15.7	79	23.0	100	29.2	343	100.0
Total	528	24.1	260	11.8	316	14.4	306	13.9	256	11.7	279	12.7	251	11.4	2,196	100.0
Number of Siblings																
None	97	19.5	57	11.4	68	13.7	68	13.7	67	13.5	67	13.5	73	14.7	497	100.0
One or Two	207	20.3	113	11.1	143	14.0	147	14.4	130	12.7	148	14.5	133	13.0	1,021	100.0
Three or More	246	33.0	96	12.9	111	14.9	97	13.0	69	9.3	70	9.4	56	7.5	745	100.0
Total	550	24.3	266	11.8	322	14.2	312	13.7	266	11.8	285	12.6	262	11.6	2,263	100.0

Table 2.05: EMPLOYMENT AS SOURCE OF INCOME, BY FATHERS' OCCUPATION, PARENTAL INCOME, AND NUMBER OF SIBLINGS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Background Characteristic	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Fathers' Occupation																
Professional and Managerial	278	48.8	114	20.0	93	16.3	40	7.0	23	4.0	9	1.6	13	2.3	570	100.0
Office and Sales	187	40.4	72	15.6	101	21.8	50	10.8	26	5.6	19	4.1	8	1.7	463	100.0
Skilled	144	37.8	54	14.2	79	20.7	45	11.8	34	8.9	12	3.2	13	3.4	381	100.0
Farm and General	165	42.6	76	19.6	63	16.3	37	9.6	21	5.4	12	3.1	13	3.4	387	100.0
Total	774	43.0	316	17.6	336	18.6	172	9.5	104	5.8	52	2.9	47	2.6	1,801	100.0
Parental Income																
Less than $7,499	271	32.7	128	15.5	193	23.3	112	13.5	68	8.2	30	3.6	26	3.2	828	100.0
$7,500 to $14,999	456	44.5	174	17.0	181	17.6	93	9.1	56	5.5	35	3.4	30	2.9	1,025	100.0
$15,000 and Above	200	58.3	65	18.9	50	14.6	11	3.2	10	2.9	2	.6	5	1.5	343	100.0
Total	927	42.2	367	16.7	424	19.3	216	9.8	134	6.1	67	3.1	61	2.8	2,196	100.0
Number of Siblings																
None	241	48.5	85	17.1	84	16.9	41	8.3	23	4.6	13	2.6	10	2.0	497	100.0
One or Two	448	43.9	156	15.3	207	20.3	95	9.3	61	6.0	27	2.6	27	2.6	1,021	100.0
Three or More	276	37.1	131	17.6	144	19.3	87	11.7	53	7.1	30	4.0	24	3.2	745	100.0
Total	965	42.6	372	16.4	435	19.2	223	9.9	137	6.1	70	3.1	61	2.7	2,263	100.0

The figures may also reflect the drive for independence that motivates a number of today's youth. Table 2.05 also shows that number of siblings was not strongly related to whether or not a student worked.

An analysis was also made of loans as a source of income according to family background characteristics (Table 2.06). The data show that most of the students did not use loans: 88.5 per cent reported they had no income from this source. The receipt of loans was consistent with apparent financial need as judged by parental income. For example, of those students whose parents had high incomes ($15,000 or more), only 0.3 per cent received at least 40 per cent of their support from loans. For students whose parental incomes were intermediate, 2.9 per cent received at least 40 per cent of their support from loans, and for students whose parental income was low (less than $7,500), the percentage was 8.0. Differences in the use of loans among students whose fathers differed in occupation were slight, although a somewhat greater percentage of students whose fathers were classified as office workers or salesmen received loans than of students whose fathers were classified in other occupational groups. The receipt of loans varied negligibly among students from different size families.

The final source of income analyzed according to background characteristics was scholarships and grants. For this analysis, a set of scholastic rather than parental background factors was used. The extent to which the sampled students utilized scholarships and grants according to high school rank, MSAT percentile rank, and GPA is shown in Table 2.07.

The salient finding shown by Table 2.07 is that, as with loans, the great majority of students did not use scholarships or grants for any part of their total income. Less than one-sixth of this sample reported any percentage of their income from this source--only 5.3 per cent reported that scholarships and grants comprised at least 40 per cent of their total income.

It is logical to expect that the lower the scholastic rank, the lower the percentage of total income derived from scholarships and grants. This association is clearly shown in Table 2.07. For each of the three scholastic variables, for example, the percentages of those who reported that none of their income was from scholarships and grants decreased with each increase in rank.

Student Financial Assistance Sought and Granted; Loans, Grants, and Scholarships

The total amount of student financial assistance, whether it originates from within or outside of the University, may be viewed as a measure of the gap between a student body's perceived financial needs and its personal aggregate resources. Wages or other return from employment are often included as "student financial assistance," but these will be dealt with separately in the next section in this chapter.

Table 2.06: LOANS AS SOURCE OF INCOME, BY FATHERS' OCCUPATION, PARENTAL INCOME, AND NUMBER OF SIBLINGS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Background Characteristic	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Fathers' Occupation																
Professional and Managerial	528	92.6	6	1.0	16	2.8	10	1.8	7	1.2	1	0.2	2	0.4	570	100.0
Office and Sales	385	83.2	20	4.3	29	6.3	20	4.3	6	1.3	3	0.6	0	0.0	463	100.0
Skilled	342	89.8	8	2.1	18	4.7	7	1.8	5	1.3	0	0.0	1	0.3	381	100.0
Farm and General	345	89.1	10	2.6	18	4.7	10	2.6	3	0.8	1	0.2	0	0.0	387	100.0
Total	1,600	88.8	44	2.4	81	4.5	47	2.6	21	1.2	5	0.3	3	0.2	1,801	100.0
Parental Income																
Less than $7,500	656	79.2	38	4.6	68	8.2	40	4.8	20	2.4	4	0.5	2	0.3	828	100.0
$7,500 to $14,999	951	92.8	16	1.6	28	2.7	21	2.0	7	0.7	1	0.1	1	0.1	1,025	100.0
$15,000 and Above	336	97.9	2	0.6	4	1.2	0	0.0	0	0.0	1	0.3	0	0.0	343	100.0
Total	1,943	88.5	56	2.5	100	4.6	61	2.8	27	1.2	6	0.3	3	0.1	2,196	100.0
Number of Siblings																
None	427	85.9	12	2.4	28	5.7	18	3.6	9	1.8	3	0.6	0	0.0	497	100.0
One or Two	940	92.1	18	1.7	35	3.4	17	1.7	8	0.8	2	0.2	1	0.1	1,021	100.0
Three or More	634	85.1	29	3.9	39	5.2	29	3.9	10	1.3	2	0.3	2	0.3	745	100.0
Total	2,001	88.5	59	2.6	102	4.5	64	2.8	27	1.2	7	0.3	3	0.1	2,263	100.0

Table 2.07: SCHOLARSHIPS AND GRANTS AS SOURCE OF INCOME BY HIGH SCHOOL RANK, MSAT RANK, AND UNIVERSITY GRADE POINT AVERAGE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Income													
	None		1-19		20-39		40-59		60-79		80-100		Total	
Academic Characteristic	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
High School Rank														
0-69 Per Cent	657	94.6	14	2.0	13	1.9	4	0.6	2	0.3	4	0.6	694	100.0
70-89 Per Cent	715	89.7	32	4.0	22	2.8	9	1.1	12	1.5	7	0.9	797	100.0
90-100 Per Cent	451	68.9	51	7.8	73	11.1	41	6.3	23	3.5	16	2.4	655	100.0
Total	1,823	85.0	97	4.5	108	5.0	54	2.5	37	1.7	27	1.3	2,146	100.0
MSAT														
0-69 Per Cent	911	92.3	32	3.3	22	2.2	11	1.1	7	0.7	4	0.4	987	100.0
70-89 Per Cent	530	84.1	32	5.1	33	5.3	14	2.2	12	1.9	9	1.4	630	100.0
90-100 Per Cent	369	73.8	30	6.0	52	10.4	23	4.6	14	2.8	12	2.4	500	100.0
Total	1,810	85.5	94	4.4	107	5.0	48	2.3	33	1.6	25	1.2	2,117	100.0
Grade Point Average														
1.0 or Below	12	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0
1.1-1.5	94	94.0	3	3.0	2	2.0	0	0.0	0	0.0	1	1.0	100	100.0
1.6-2.0	482	92.9	13	2.5	11	2.1	6	1.1	3	0.6	4	0.8	519	100.0
2.1-2.5	667	89.2	25	3.3	21	2.8	14	1.9	14	1.9	7	0.9	748	100.0
2.6-3.0	429	82.2	27	5.2	31	5.9	21	4.0	9	1.7	5	1.0	522	100.0
3.1-3.5	193	69.4	26	9.3	33	11.9	8	2.9	8	2.9	10	3.6	278	100.0
3.6-4.0	50	61.7	9	11.1	12	14.8	7	8.7	3	3.7	0	0.0	81	100.0
Total	1,927	85.3	103	4.5	110	4.9	56	2.5	37	1.6	27	1.2	2,260	100.0

Two distinct lines of investigation were used to analyze the use of loans, grants and scholarships by students in the sample: (a) Information was gathered not only about assistance obtained through official University programs on the three campuses, but also about aid from other sources such as banks, finance companies, or nonprofit fraternal, educational or religious organizations. The purposes were to provide data more comprehensive than those available through the records of the University programs, and to compare the usage of University and non-University assistance among various groups of students. (b) Quantitative data were gathered on the amount of assistance sought as well as the amount granted, according to source (e.g., University program, bank, etc.) and type (loan, grant or scholarship). The main purpose was to determine if there were differences in the size of the expected gap between amounts applied for and amounts granted according to background factors such as sex or campus.

The very first question on the survey form inquired whether or not the student had applied for one or more loans, grants or scholarships for use during the previous academic year (1965-66). Usable answers were provided by 99.4 per cent (N = 2,258) of the respondents. Of these, 23.8 per cent (N = 537) reported that they had applied for such aid.

A comparison of the amounts of money applied for and granted showed, as would be expected, that the latter was considerably less than the former. Table 2.08 depicts these distributions.

Table 2.08: AMOUNTS OF STUDENT FINANCIAL ASSISTANCE SOUGHT AND GRANTED, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amounts									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Sought	167	31.6	198	37.5	107	20.3	56	10.6	528[a]	100.0
Granted	167	36.6	178	39.0	81	17.8	30	6.6	456	100.0

[a] Nine Twin Cities students did not indicate how much had been granted, and have been excluded from this table.

The marked down-shifting between amounts sought and granted shown in Table 2.08 is also expressed by the overall mean amounts. The 528 students who applied sought an average amount of $627, but only 456 reported that they received aid (86.4 per cent of those who applied), and the average amount was $560.[1]

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[1] Of the 528 who applied, 40 were at Duluth and 79 were at Morris--of these, 36 and 76, respectively, received aid.

Most of the financial aid sought or granted was applied for through University programs of student assistance. There were 511 applications through the University for a total amount of $252,785.00 (the mean amount was $495) compared with 192 applications elsewhere which totaled $84,253 for an average amount of $439. There was a similar difference in the number and amounts granted: The number of grants obtained through the University was 432 for a total of $185,535.00 and an average amount of $429; there were 175 grants from other sources for a total of $70,213 and an average of $401. The ratio, then, of University student financial assistance to non-University assistance was more than five to two, whether expressed in number sought, or in total amounts granted. A further breakdown shows that there were important differences in this ratio between use of loans and scholarships or grants. Very few loans were sought from non-University sources compared with the number of scholarships or grants. Only 48 loans were sought compared with 144 scholarships or grants. For University programs these figures were nearly equal--257 loans sought compared with 254 scholarships or grants. There was an additional contrast between these sources in the percentage of applications which resulted in money being granted. For University programs, 90 per cent of the loans were granted compared with 96 per cent elsewhere; the percentages of successful scholarship or grant applications was 79 for the University and 89 elsewhere.

Student Financial Assistance by Campus and Sex

Table 2.09 shows the number and percentages of students who applied for financial assistance, by campus and sex. No important differences were found between males and females in the percentages that applied for financial aid. Among the campuses, Morris differed from the others in that a higher percentage of both males and females applied. It should be noted that these percentages are based on relatively small numbers and hence are subject to greater fluctuation than the statistics for the other two campuses. Beyond this limitation, a search for other reasons revealed that Morris students differed markedly from Twin Cities and Duluth students in distribution of background factors commonly associated with financial need. For example, 50.0 per cent of the Morris students reported their parents' 1965 money income was less than $6,000, but for Duluth and Twin Cities Campus students these percentages were 26.9 and 19.4 per cent, respectively.

Bearing in mind that about the same proportion of males and females applied for aid among the campuses, it is important to consider the amount sought and granted among these groups. Tables 2.10 and 2.11 show that the decrease between amounts sought and granted occurred similarly for males and females on all campuses. Note that about two-thirds of those who applied sought less than $800, but that three-fourths of the awards were for less than $800. Proportionately more of the males than females sought financial aid in a large amount--12.2 per cent applied for at least $1,200, but only about half of these were granted this much. In contrast, 13 out of 20 female applicants were successful in obtaining aid in this amount.

Table 2.09: APPLICATIONS FOR LOANS, GRANTS, AND SCHOLARSHIPS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Applications Applied N	 Per Cent	 Did Not Apply N	 Per Cent	 Total N	 Per Cent
Male						
Twin Cities	232	22.1	819	77.9	1,051	100.0
Duluth	45	20.1	179	79.9	224	100.0
Morris	20	43.5	26	56.5	46	100.0
Total	297	22.5	1,024	77.5	1,321	100.0
Female						
Twin Cities	186	24.2	583	75.8	769	100.0
Duluth	34	26.6	94	73.4	128	100.0
Morris	20	50.0	20	50.0	40	100.0
Total	240	25.6	697	74.4	937	100.0
Male and Female						
Twin Cities	418	23.0	1,402	77.0	1,820	100.0
Duluth	79	22.4	273	77.6	352	100.0
Morris	40	46.5	46	53.5	86	100.0
Total	537	23.8	1,721	76.2	2,258	100.0

Table 2.10: DISTRIBUTION OF TOTAL AMOUNT SOUGHT OF LOANS, SCHOLARSHIPS AND GRANTS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Sought									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Twin Cities	62	27.1	92	40.2	46	20.1	29	12.6	229	100.0
Duluth	14	31.1	21	46.7	6	13.3	4	8.9	45	100.0
Morris	6	30.0	8	40.0	3	15.0	3	15.0	20	100.0
Total	82	27.9	121	41.2	55	18.7	36	12.2	294	100.0
Female										
Twin Cities	71	39.4	57	31.7	36	20.0	16	8.9	180	100.0
Duluth	9	26.5	15	44.1	9	26.5	1	2.9	34	100.0
Morris	5	25.0	5	25.0	7	35.0	3	15.0	20	100.0
Total	85	36.3	77	32.9	52	22.2	20	8.6	234	100.0
Male and Female										
Twin Cities	133	32.5	149	36.4	82	20.1	45	11.0	409	100.0
Duluth	23	29.1	36	45.6	15	19.0	5	6.3	79	100.0
Morris	11	27.5	13	32.5	10	25.0	6	15.0	40	100.0
Total	167	31.6	198	37.5	107	20.3	56	10.6	528	100.0

Table 2.11: DISTRIBUTION OF TOTAL AMOUNT GRANTED OF LOANS, SCHOLARSHIPS, AND GRANTS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Granted									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Twin Cities	64	33.7	74	38.9	38	20.0	14	7.4	190	100.0
Duluth	16	37.2	18	41.9	7	16.3	2	4.6	43	100.0
Morris	6	37.5	7	43.8	2	12.5	1	6.2	16	100.0
Total	86	34.5	99	39.8	47	18.9	17	6.8	249	100.0
Female										
Twin Cities	65	42.2	52	33.8	27	17.5	10	6.5	154	100.0
Duluth	11	33.3	16	48.5	5	15.2	1	3.0	33	100.0
Morris	5	25.0	11	55.0	2	10.0	2	10.0	20	100.0
Total	81	39.1	79	38.2	34	16.4	13	6.3	207	100.0
Male and Female										
Twin Cities	129	37.5	126	36.6	65	18.9	24	7.0	344	100.0
Duluth	27	35.5	34	44.7	12	15.8	3	4.0	76	100.0
Morris	11	30.6	18	50.0	4	11.1	3	8.3	36	100.0
Total	167	36.6	178	39.0	81	17.8	30	6.6	456	100.0

A further breakdown by type of financial aid through University programs showed that there was a strong tendency for the larger amounts sought or granted to be loans rather than scholarships or grants. Twenty-nine and two tenths per cent of the loans sought were at least $800, while only 8.1 per cent of the scholarships or grants sought were in this amount. Similarly, 19.9 per cent of the loans granted were at least $800, but only 6.0 per cent of the scholarships or grants awarded were this large. Detailed data can be seen in Appendix C.

Willingness to Borrow to Meet Costs of Remaining Education

In an attempt to determine student attitudes about borrowing to complete their education, the student was asked "How much of the remaining cost of your University education would you be willing to borrow to complete your degree if repayment were deferred until after graduation?" The pattern of responses is shown in Table 2.12, for each campus.

Again there was not much difference between the sexes, and again the more receptive attitude of Morris students toward indebtedness for education came forth. Approximately a third of the students on the Twin Cities and Duluth Campuses indicated that they would not be willing to borrow any money to meet costs of their remaining University education, compared to only 11.5 per cent of the students on Morris Campus. Similarly, only 21.7 per cent of the students on the Twin Cities Campus and 25 per cent of the students on the Duluth Campus indicated that they would be willing to borrow as much as 75 per cent of the remaining cost of their University education. In contrast, 30.8 per cent of the Morris students would be willing to borrow that much of the remaining cost of their education.

Student Financial Assistance by Type of Residence

Analysis was made of the extent to which amounts of financial assistance varied according to type of residence. Attention was focused on differences between the amounts sought and the amounts granted. As in the previous section dealing with sources of income, the data presented by the three types of residence (Home, Campus Housing, and Private Rental) refer only to Twin Cities Campus students, but may be regarded as representative of the entire sample.

As is shown in Tables 2.13 and 2.14, the amounts of financial aid sought and granted differed markedly according to type of residence. The most striking difference was between Home and the other two types of residence. Students who lived with parents or relatives sought, and were granted, financial aid in much smaller amounts compared with the other residence groups. Over half (53.9 per cent) of the Home students were granted aid in an amount less than $400, but for all other students this percentage was 27.8. This difference occurred for both males and females, but at different levels. Generally,

Table 2.12: PROPORTIONS OF REMAINING EDUCATIONAL COSTS THAT STUDENTS WOULD BE WILLING TO BORROW, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Proportion of Remaining Costs, by Sex	Campus							
	Twin Cities		Duluth		Morris		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male								
None	326	33.0	73	34.4	5	12.2	404	32.6
10 Per Cent	83	8.4	12	5.7	6	14.6	101	8.1
25 Per Cent	186	18.8	42	19.8	9	22.0	237	19.1
50 Per Cent	165	16.7	34	16.0	10	24.4	209	16.9
75 Per Cent	47	4.8	11	5.2	2	4.9	60	4.8
100 Per Cent	180	18.3	40	18.9	9	21.9	229	18.5
Total	987	100.0	212	100.0	41	100.0	1,240	100.0
Female								
None	246	35.4	37	31.9	4	10.8	287	33.9
10 Per Cent	76	11.0	11	9.5	3	8.1	90	10.6
25 Per Cent	122	17.6	15	12.9	6	16.2	143	16.9
50 Per Cent	112	16.1	22	19.0	11	29.8	145	17.1
75 Per Cent	40	5.8	5	4.3	7	18.9	52	6.1
100 Per Cent	98	14.1	26	22.4	6	16.2	130	15.4
Total	694	100.0	116	100.0	37	100.0	847	100.0
Male and Female								
None	572	34.0	110	33.5	9	11.5	691	33.1
10 Per Cent	159	9.5	23	7.0	9	11.5	191	9.1
25 Per Cent	308	18.3	57	17.4	15	19.3	380	18.2
50 Per Cent	277	16.5	56	17.1	21	26.9	354	17.0
75 Per Cent	87	5.2	16	4.9	9	11.5	112	5.4
100 Per Cent	278	16.5	66	20.1	15	19.3	359	17.2
Total	1,681	100.0	328	100.0	78	100.0	2,087	100.0

Table 2.13: AMOUNT OF FINANCIAL ASSISTANCE SOUGHT, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Sought									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Home	35	37.6	39	41.9	9	9.7	10	10.8	93	100.0
Campus Housing	14	19.2	22	30.1	24	32.9	13	17.8	73	100.0
Private Rental	13	20.6	31	49.3	13	20.6	6	9.5	63	100.0
Total	62	27.1	92	40.2	46	20.1	29	12.6	229	100.0
Female										
Home	41	54.7	26	34.7	7	9.3	1	1.3	75	100.0
Campus Housing	14	28.0	15	30.0	13	26.0	8	16.0	50	100.0
Private Rental	16	29.1	16	29.1	16	29.1	7	12.7	55	100.0
Total	71	39.4	57	31.7	36	20.0	16	8.9	180	100.0
Male and Female										
Home	76	45.2	65	38.7	16	9.5	11	6.6	168	100.0
Campus Housing	28	22.7	37	30.1	37	30.1	21	17.1	123	100.0
Private Rental	29	24.6	47	39.8	29	24.6	13	11.0	118	100.0
Total	133	32.5	149	36.5	82	20.0	45	11.0	409	100.0

Table 2.14: AMOUNT OF FINANCIAL ASSISTANCE GRANTED, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Granted									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Home	34	47.9	27	38.1	5	7.0	5	7.0	71	100.0
Campus Housing	14	22.6	21	33.9	20	32.2	7	11.3	62	100.0
Private Rental	16	28.1	26	45.6	13	22.8	2	3.5	57	100.0
Total	64	33.7	74	38.9	38	20.0	14	7.4	190	100.0
Female										
Home	35	61.4	17	29.8	5	8.8	0	0.0	57	100.0
Campus Housing	15	32.6	16	34.8	10	21.7	5	10.9	46	100.0
Private Rental	15	29.4	19	37.3	12	23.5	5	9.8	51	100.0
Total	65	42.2	52	33.8	27	17.5	10	6.5	154	100.0
Male and Female										
Home	69	53.9	44	34.4	10	7.8	5	3.9	128	100.0
Campus Housing	29	26.8	37	34.3	30	27.8	12	11.1	108	100.0
Private Rental	31	28.7	45	41.7	25	23.1	7	6.5	108	100.0
Total	129	37.5	126	36.6	65	18.9	24	7.0	344	100.0

females sought and were awarded proportionately more small loans, scholarships or grants (less than $400) than males: 39.4 per cent of the females sought such small amounts of aid compared with 27.1 per cent of the males; 42.2 per cent of the females were granted such aid compared with 33.7 per cent of the males.

Proportionately more Campus Housing students sought aid in large amounts than students in other types of residence. Note that 47.2 per cent of those in Campus Housing sought aid in the amount of $800 or more in contrast to 16.1 per cent of the Home students and 35.6 per cent of the Private Rental students. This difference is greater for males than for females.

A further analysis by type of residence which included a comparison of the two kinds of assistance (loans versus scholarships and grants) revealed no important differences.

The salient finding of the overall analysis of financial aid by type of residence was that Home students, both male and female, asked for and received assistance in much smaller amounts than other students. There was also a strong tendency for Campus Housing students to seek and receive larger amounts.

Student Financial Assistance by Selected Background Characteristics

An analysis was made of the extent to which certain background factors concerned with family socio-economic status and academic standing may have conditioned the rate of application for financial assistance. The variables selected were father's occupation, parental income, number of siblings, and University grade point average. Table 2.15 shows the percentages of those who applied according to each of these factors.

As might be expected, the factor most directly related to financial need for most students--parental income--showed the largest differences in percentages of application. The percentage of students who sought aid was more than four times as large for those whose parental income was low (less than $7,500) as for those with a high parental income (at least $15,000). These percentages were 36.4 per cent and 8.2 per cent, respectively. This difference was larger for females (40.4 per cent versus 7.2 per cent) than for males (33.9 per cent versus 8.9 per cent).

Father's occupation is a variable that, in general, correlates strongly with family income. The categories shown in Table 2.15 are arranged in order according to several indices such as educational and income level. A definite relationship was found for both males and females: the smallest percentages of applications for financial aid were for the highest status occupation--professional and managerial. The relationship was stronger for females than males. An important anomaly within this distribution occurred for the students whose fathers' were in the farm and general occupation group. It would be

Table 2.15: APPLICATIONS FOR STUDENT FINANCIAL ASSISTANCE (LOANS, SCHOLARSHIPS, AND GRANTS), BY SEX AND BACKGROUND CHARACTERISTICS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Applications																	
	Male						Female						Male and Female					
	Applied		Didn't Apply		Total		Applied		Didn't Apply		Total		Applied		Didn't Apply		Total	
Background Characteristics	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Father's Occupation																		
Professional and Managerial	49	16.5	248	83.5	297	100.0	41	15.0	233	85.0	274	100.0	90	15.8	481	84.2	571	100.0
Office and Sales	80	28.9	197	71.1	277	100.0	60	32.8	123	67.2	183	100.0	140	30.4	320	69.6	460	100.0
Skilled	46	21.5	168	78.5	214	100.0	50	29.8	118	70.2	168	100.0	96	25.1	286	74.9	382	100.0
Farm and General	48	19.8	195	80.2	243	100.0	38	27.1	102	72.9	140	100.0	86	22.5	297	77.5	383	100.0
Total	223	21.6	808	78.4	1,031	100.0	189	24.7	576	75.3	765	100.0	412	22.9	1,384	77.1	1,796	100.0
Parental Income																		
Less than $7,500	172	33.9	336	66.1	508	100.0	130	40.4	192	59.6	322	100.0	302	36.4	528	63.6	830	100.0
$7,500 - $14,999	103	17.4	489	82.6	592	100.0	91	21.4	335	78.6	426	100.0	194	19.1	824	80.9	1,018	100.0
$15,000 and Above	17	8.9	173	91.1	190	100.0	11	7.2	142	92.8	153	100.0	28	8.2	315	91.8	343	100.0
Total	292	22.6	998	77.4	1,290	100.0	232	25.7	669	74.3	901	100.0	524	23.9	1,667	76.1	2,191	100.0
Grade Point Average																		
0.0-1.5	10	11.5	77	88.5	87	100.0	4	16.7	20	83.3	24	100.0	14	12.6	97	87.4	111	100.0
1.6-2.0	56	15.8	298	84.2	354	100.0	22	13.7	139	86.3	161	100.0	78	15.1	437	84.9	515	100.0
2.1-2.5	77	18.6	338	81.4	415	100.0	67	19.9	269	80.1	336	100.0	144	19.2	607	80.8	751	100.0
2.6-3.0	79	27.4	209	72.6	288	100.0	64	27.1	172	72.9	236	100.0	143	27.3	381	72.7	524	100.0
3.1-3.5	57	43.2	75	56.8	132	100.0	62	42.8	83	57.2	145	100.0	119	43.0	158	57.0	277	100.0
3.6-4.0	18	40.0	27	60.0	45	100.0	21	60.0	14	40.0	35	100.0	39	48.8	41	51.2	80	100.0
Total	297	22.5	1,024	77.5	1,321	100.0	240	25.6	697	74.4	937	100.0	537	23.8	1,721	76.2	2,258	100.0
Number of Siblings																		
None	64	22.3	223	77.7	287	100.0	56	27.2	150	72.8	206	100.0	120	24.3	373	75.7	493	100.0
One or Two	109	18.5	480	81.5	589	100.0	94	21.9	336	78.1	430	100.0	203	19.9	816	80.1	1,019	100.0
Three or More	124	27.9	321	72.1	445	100.0	90	29.9	211	70.1	301	100.0	214	28.7	532	71.3	746	100.0
Total	297	22.5	1,024	77.5	1,321	100.0	240	25.6	697	74.4	937	100.0	537	23.8	1,721	76.2	2,258	100.0

reasonable to assume that since this category is associated with the lowest average income, the percentage of such students who applied for financial aid would be the highest. However, Table 2.15 shows that their rate of application for aid was lower than for any other category except professional and managerial. This finding warrants further comment and speculation. Some studies have indicated that a major impediment to maximum effectiveness of loan programs is that students from the neediest socio-economic groups do not apply because of an ingrained or culture-based reluctance to assume debts--even at low interest rates with deferred payment. Since loans comprise a large part of the financial aids, it may be that this factor influenced the low rate of applications for the lowest status occupational group. It may be recalled that the data in the preceding section on sources of income also pointed to relatively low usage of loans by those who would seem to need them most.

A student's University grade point average is a prime determinant in granting financial aid, particularly scholarships and grants. It is reasonable to assume that this fact is well known by students and conditions the variance in rate of application according to scholastic record. This assumption is supported by the data shown in Table 2.15 where a strong relationship is shown between grade point average and percentage of students (male and female combined) who applied, i.e., without exception the percentage of applications increases with each increase in grade point average.

The data for number of siblings indicate that this factor is not strongly associated with rate of application for assistance, although for both males and females the highest percentages that applied were those from the largest families.

Student Employment

Student employment is an important source of income for students at the University of Minnesota. One reason is need, since the University, like other land-grant state institutions, serves many students whose families cannot provide sufficient financial support. Another reason is that large communities in which campuses are located provide many job opportunities.

There are many common assumptions about student employment, but little factual information is available about its relative importance as a source of income. It is generally assumed, for example, that a small proportion of female students work compared with males; that students almost always work for very low wages; and that nearly all working students would contend that their grades were hurt because of the time lost to studying. The data in this section bear directly on these and other facets of student employment.

Two analyses were made of student employment. The first treated work as a source of income and was primarily concerned with percentages of the sample who worked, the number of hours worked per week, and hourly pay. The second summarized student opinion about the effects of working upon their grades and their participation in extra-curricular activities. As in preceding sections, each of these is discussed, (a) in an overview, (b) by campus and sex, (c) by type of residence, and (d) by selected background variables.

It was pointed out in the preceding section that employment was second in importance only to family and relatives as a source of income. Much of the interpretation of the data collected was based on the assumption that most working students sought employment primarily out of financial need. However, it is recognized that financial need itself is relative to each student's view of how he thinks he should live while attending the University. For some, work is seen as the only available way of adequately coping with the costs of the bare necessities of student life such as meals, tuition, books, and room rental. Others may work primarily to have more money for recreation, entertainment, extra equipment for an automobile, to achieve a feeling of independence, or simply to occupy extra time in a useful way.

Overall, 57.4 per cent (N = 1,298) of the students in the total sample reported that they had worked for pay or in exchange for room and meals at some time during the previous academic year (Table 2.16). The statistics in this section refer only to those students who reported that they worked. Of these, the median number of hours worked per week was 16.7, and the median pay (or its equivalent in working for room or board) was $1.53 per hour.

A higher proportion of males than of females worked (61.1 and 52.1, respectively). The median number of hours worked per week by males was 17.8, for the females, 15.2 hours per week. More important in relation to source of income was the difference in hourly pay: for males the median was $1.60, contrasted with $1.44 for females. There were also differences among these averages according to campus. Students on the Duluth and Twin Cities Campus reported higher median numbers of hours worked (18.1 and 16.6, respectively), than did Morris students (12.1 hours per week). The pattern of differences in hourly wages probably follows the difference in earning power (and apparently the cost of living) among the three campus communities: students on the Twin Cities Campus had the highest median wage ($1.55) followed by those at Duluth ($1.46) and Morris ($1.34).

A common assumption is that must students work only because they must and that almost invariably working is detrimental to academic achievement. To assess student opinion on this matter, the students were asked the following question: "Do you feel that working seriously hurt your grades?" Less than a third (29.5 per cent) answered "yes "

The students were also asked, "If you had not worked, would you have used some of this time for on-campus activities other than studying, such as student organization membership, attendance at concerts, plays, forums, etc.?" The percentage that answered "yes" (62.6) was more than double the percentage that thought working had hurt their grades. A possible interpretation is that working students as a group gave highest priority to making sure that their grades did not suffer, and that the amount of time left after work and study was insufficient for extra-curricular activities.

Table 2.16: STUDENT EMPLOYMENT, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Employment					
	Employed		Not Employed		Total	
	N	Per Cent	N	Per Cent	N	Per Cent
Male						
Twin Cities	659	62.8	390	37.2	1,049	100.0
Duluth	132	58.1	95	41.9	227	100.0
Morris	16	35.6	29	64.4	45	100.0
Total	807	61.1	514	38.9	1,321	100.0
Female						
Twin Cities	410	53.1	362	46.9	772	100.0
Duluth	55	42.6	74	57.4	129	100.0
Morris	26	63.4	15	36.6	41	100.0
Total	491	52.1	451	47.9	942	100.0
Male and Female						
Twin Cities	1,069	58.7	752	41.3	1,821	100.0
Duluth	187	52.5	169	47.5	356	100.0
Morris	42	48.8	44	51.2	86	100.0
Total	1,298	57.4	965	42.6	2,263	100.0

Student Employment by Campus and Sex

A noteworthy departure from the pattern described in the overview which preceded this section is that at the Morris Campus there was a much greater discrepancy between the proportion of male and female students who worked than at the other campuses (see Table 2.16). At Morris the percentage of females who worked (63.4) was nearly twice as large as the percentage of males who worked (35.6). A major explanation of this finding is that the relatively small, rural-oriented community of Morris afforded fewer job opportunities for male students.

The data in Table 2.16 support the two assumptions that (1) the larger the city in which the campus is located, the greater the opportunity for student employment, and (2) proportionately more male than female students work during the academic year. The percentage employed, except for Morris, is consonant with the findings of studies of other large urban universities, and with previous surveys of University of Minnesota students.

Marked differences were found among the campuses in number of hours worked per week (see Table 2.17). A definite tendency was shown for both male and female students on the Morris Campus to work fewer hours than was the case for the other two campuses. Male Duluth students had a longer work-week than their counterparts on other campuses: 60.7 per cent worked at least 19 hours per week, over a fourth worked from 27 to 40 hours. The tendency for male students, on the average, to work more hours than females held true for all campuses. Students on the Morris Campus not only averaged fewer hours per week (12.4) than on other campuses, but their average hourly wages of $1.38 were generally much lower than the overall average. The distribution of hourly wages by campus and sex is shown in Table 2.18.

The percentages of Twin Cities and Duluth Campus students who reported that working had hurt their grades were very similar, but slightly more of the Duluth male students (37.1 per cent) than Twin Cities male students (32.5 per cent) gave this response. All but three of the Morris students who worked, however, reported that their grades had not been hurt--a response that seems to reflect the relatively few hours worked by Morris students. To check this assumption, a supplemental analysis showed that only 13.5 per cent of those who worked 14 hours or less per week reported that their grades had suffered, while 50.2 per cent of those who had worked 23 or more hours per week reported such an effect.

It will be recalled that about two-thirds (62.6 per cent) of all students indicated that they would have participated in more extra-curricular activities if they had not worked. The only important difference shown in an analysis of this response by campus and sex was that a smaller percentage of Morris students (55.0) hypothesized such activity than was true for either the Duluth (65.0 per cent) or the Twin Cities (62.5 per cent) Campus. A check was also made of these responses according to number of hours worked per week, which showed that 52.3 per cent of those who worked 14 hours or less reported that they would have participated in more extra-curricular activities, compared with 75.8 per cent for those who worked at least 23 hours per week.

Table 2.17: HOURS EMPLOYED PER WEEK DURING THE ACADEMIC YEAR, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Hours Per Week													
	1-10		11-14		15-18		19-22		23-26		27-40		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N[a]	Per Cent
Male														
Twin Cities	126	19.7	73	11.4	165	25.7	125	19.5	69	10.8	83	12.9	641	100.0
Duluth	12	10.2	9	7.7	25	21.4	29	24.8	11	9.4	31	26.5	117	100.0
Morris	3	20.0	3	20.0	6	40.0	1	6.7	1	6.7	1	6.6	15	100.0
Total	141	18.2	85	11.0	196	25.4	155	20.0	81	10.5	115	14.9	773	100.0
Female														
Twin Cities	124	30.3	54	13.2	112	27.3	80	19.5	23	5.6	17	4.1	410	100.0
Duluth	18	32.7	7	12.7	19	34.5	4	7.3	3	5.5	4	7.3	55	100.0
Morris	13	54.2	6	25.0	2	8.3	2	8.3	0	0.0	1	4.2	24	100.0
Total	155	31.7	67	13.7	133	27.2	86	17.6	26	5.3	22	4.5	489	100.0
Male and Female														
Twin Cities	250	23.8	127	12.1	277	26.3	205	19.5	92	8.8	100	9.5	1,051	100.0
Duluth	30	17.5	16	9.3	44	25.6	33	19.2	14	8.1	35	20.3	172	100.0
Morris	16	41.0	9	23.1	8	20.5	3	7.7	1	2.6	2	5.1	39	100.0
Total	296	23.5	152	12.0	329	26.1	241	19.1	107	8.5	137	10.8	1,262	100.0

[a] No response received from 36 employed students (34 males; 2 females).

Table 2.18: HOURLY WAGES FROM EMPLOYMENT DURING THE ACADEMIC YEAR, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Hourly Wages									
	< $1.40		$1.40-$1.59		$1.60-$1.79		$1.80 or More		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N[a]	Per Cent
Male										
Twin Cities	103	16.0	193	29.9	155	24.0	194	30.1	645	100.0
Duluth	32	27.3	43	36.8	25	21.4	17	14.5	117	100.0
Morris	10	66.7	3	20.0	1	6.6	1	6.7	15	100.0
Total	145	18.7	239	30.7	181	23.3	212	27.3	777	100.0
Female										
Twin Cities	155	37.9	145	35.4	58	14.2	51	12.5	409	100.0
Duluth	36	66.7	15	27.8	1	1.8	2	3.7	54	100.0
Morris	17	73.9	5	21.7	1	4.4	0	0.0	23	100.0
Total	208	42.8	165	34.0	60	12.3	53	10.9	486	100.0
Male and Female										
Twin Cities	258	24.5	338	32.1	213	20.2	245	23.2	1,054	100.0
Duluth	68	39.8	58	33.9	26	15.2	19	11.1	171	100.0
Morris	27	71.1	8	21.0	2	5.3	1	2.6	38	100.0
Total	353	27.9	404	32.0	241	19.1	265	21.0	1,263	100.0

[a] No response received from 35 employed students (30 males; 5 females).

Student Employment by Type of Residence

An analysis by type of residence was made in accordance with the assumption that the differences shown for other sources in income might also be true for employment. Table 2.19 displays the percentages of those who worked, according to type of residence. The largest percentage was for students in Private Rental residences, and the smallest was for those in Campus Housing. The order of percentages was the same for both males and females, but the differences among types of residence were slightly greater for females than for males. It will be recalled that students in Private Rental housing, as a group, also had the least resources from the family, while those in Campus Housing had the most. The lowest rate of employment occurred for females in Campus Housing; the highest was for males in Private Rental units.

Table 2.19: PERCENTAGES OF STUDENTS WHO WORKED FOR PAY OR ROOM AND BOARD, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE,[a] STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Males		Females		Both	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent
Home	406	61.8	250	54.2	656	58.7
Campus Housing	115	58.1	70	42.9	185	51.2
Private Rental	138	69.3	90	59.6	228	65.1
Total	659	62.5	410	52.9	1,069	58.4

[a] Number of respondents: males, 1,054; females, 775; total, 1,829.

The patterns of rate of employment also bear an interesting and consistent relationship with the number of hours worked per week, as shown in Table 2.20. Not only did fewer Campus Housing students work than those in other types of residence, but those who were employed typically worked fewer hours per week. Two out of five (40.4 per cent) worked 1 to 10 hours per week, about twice the proportions of students in the other types of housing. The proportion of students in Campus Housing, males as well as females, who worked 19 or more hours per week was also about half that of the students in the other housing groups, but still represented a fifth or more of the group. Comparatively large proportions of both men and women (43.2 and 29.3 per cent, respectively) worked 19 or more hours per week.

The distribution of hourly wages by campus was consistent with previously noted findings: students living in Campus Housing had the greatest family resources, the lowest rate of employment, and the

Table 2.20: HOURS WORKED PER WEEK BY EMPLOYED STUDENTS, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Hours Worked									
	1-10		11-14		15-18		19 or More		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Home	74	18.2	38	9.3	106	26.1	189	46.4	407	100.0
Campus Housing	32	31.4	18	17.6	28	27.5	24	23.5	102	100.0
Private Rental	20	15.1	17	12.9	31	23.5	64	48.5	132	100.0
Total	126	19.7	73	11.4	165	25.7	277	43.2	641	100.0
Female										
Home	73	28.9	38	15.0	73	28.9	69	27.2	253	100.0
Campus Housing	33	55.9	3	5.1	11	18.7	12	20.3	59	100.0
Private Rental	18	18.3	13	13.3	28	28.6	39	39.8	98	100.0
Total	124	30.2	54	13.2	112	27.3	120	29.3	410	100.0
Male and Female										
Home	147	22.3	76	11.5	179	27.1	258	39.1	660	100.0
Campus Housing	65	40.4	21	13.0	39	24.2	36	22.4	161	100.0
Private Rental	38	16.5	30	13.0	59	25.7	103	44.8	230	100.0
Total	250	23.8	127	12.1	277	26.3	397	37.8	1,051	100.0

shortest work-week. In addition, Table 2.21 shows that they had accepted less remunerative jobs. Only 29.8 per cent of those in Campus Housing earned at least $1.60 per hour compared with 43.1 per cent of the Home students and 55.1 per cent of those in Private Rental housing. Males Private Rental units had a particularly strong propensity for higher-paying jobs: over two-thirds (67.6 per cent) earned $1.60 or more per hour. On the other hand, only 12.1 per cent of the Campus Housing females earned this much. This is attributable not only to the generally lower pay scale for all females, but the greater resources from family available to this latter group. It is interesting to note the extreme variations in Table 2.21 in view of the rather uniform distribution of the total group of students among the four categories of hourly pay. Sex and type of residence ~~were defi~~nitely related to rate of pay.

As might be expected in view of the number of hours worked according to type of residence, the percentages who reported that their grades were hurt were smallest for students in Campus Housing and largest for those in Private Rental (see Table 2.22). Only 12.9 per cent of the Campus Housing females reported that their grades were hurt compared with 37.8 per cent of those in Private Rental housing.

Less variation was found among types of housing in the percentages who reported that they would have participated in more extra-curricular activities if they had not worked (see Table 2.23). Proportions ranged between 55 per cent (males in Campus Housing) and 67 per cent (Home females).

Student Employment by Selected Background Variables

As discussed in preceding sections, employment varied markedly by campus, sex, and type of residence. Additional analyses, using six selected background characteristics (parental income, father's and mother's education, father's occupation, number of siblings, and University grade point average), revealed that only two bore noteworthy relationships. Only parental income showed an important variation with rate of employment.

Two-thirds (66.1 per cent) of the students whose parental income was less than $7,500 worked, compared with 55.6 per cent of those whose parents had an income between $7,500 and $14,999, and only 41.4 per cent of those whose parents earned more. Sex differences were small except for a relatively low percentage (34.0) of working females whose parents had an income of $15,000 or more.

Contrary to what might be expected, the students who worked the most were not those who reported the smallest parental incomes. From 9 to 13 per cent worked 27-40 hours per week, regardless of the level of parental income (see Table 2.24). However, the modal number of hours worked was in the 15-18 bracket for the four lowest parental income brackets, and 1-10 for all but one of the five highest income brackets. There was a slight tendency for the rate of employment to increase with the number of siblings.

Table 2.21: HOURLY PAY OF EMPLOYED STUDENTS, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Hourly Pay									
	< $1.40		$1.40-$1.59		$1.60-$1.79		$1.80 or More		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Home	69	16.9	122	30.0	100	24.6	116	28.5	407	100.0
Campus Housing	21	20.0	41	39.0	22	21.0	21	20.0	105	100.0
Private Rental	13	9.8	30	22.6	33	24.8	57	42.8	133	100.0
Total	103	16.0	193	29.9	155	24.0	194	30.1	645	100.0
Female										
Home	108	41.5	80	30.8	41	15.8	31	11.9	260	100.0
Campus Housing	24	36.4	34	51.5	5	7.6	3	4.5	66	100.0
Private Rental	23	27.7	31	37.3	12	14.5	17	20.5	83	100.0
Total	155	37.9	145	35.4	58	14.2	51	12.5	409	100.0
Male and Female										
Home	177	26.6	202	30.3	141	21.1	147	22.0	667	100.0
Campus Housing	45	26.3	75	43.9	27	15.8	24	14.0	171	100.0
Private Rental	36	16.7	61	28.2	45	20.8	74	34.3	216	100.0
Total	258	24.5	338	32.1	213	20.2	245	23.2	1,054	100.0

Table 2.22: PERCENTAGES OF RESPONDENTS WHO REPORTED THAT THEIR GRADES WERE HURT BY WORKING, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE,[a] STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Male		Female		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent
Home	132	32.5	67	26.8	199	30.3
Campus Housing	29	25.2	9	12.9	38	20.5
Private Rental	49	35.5	34	37.8	83	36.4
Total	210	31.9	110	26.8	320	29.9

[a] Number of respondents: male, 659; female, 410; total, 1,069.

Table 2.23: PERCENTAGES OF RESPONDENTS WHO MISSED EXTRA-CURRICULA EDUCATIONAL AND CULTURAL ACTIVITIES BECAUSE THEY WORKED, TWIN CITIES CAMPUS, BY SEX AND TYPE OF RESIDENCE,[a] STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Male		Female		Total	
Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent
Home	231	56.9	167	66.8	398	60.7
Campus Housing	63	54.8	40	57.1	103	55.7
Private Rental	79	57.2	59	65.6	138	60.5
Total	373	56.6	266	64.9	639	59.8

[a] Number of respondents: male, 659; female, 410; total, 1,069.

Table 2.24: HOURS EMPLOYED PER WEEK, BY PARENTAL INCOME AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Sex and Parental Income	Number of Hours Worked Per Week													
	1-10		11-14		15-18		19-22		23-26		27-40		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male														
Less Than $3,000	3	10.0	3	10.0	13	43.3	5	16.7	1	3.3	5	16.7	30	100.0
$3,000-$5,999	29	18.0	12	7.5	48	29.8	27	16.8	14	8.7	31	19.2	161	100.0
$6,000-$7,499	23	16.5	16	11.4	28	20.0	36	25.7	15	10.7	22	15.7	140	100.0
$7,500-$9,999	27	16.7	19	11.7	46	28.4	31	19.1	19	11.7	20	12.4	162	100.0
$10,000-$12,499	28	21.4	17	13.0	27	20.6	26	19.8	15	11.5	18	13.7	131	100.0
$12,500-$14,999	14	24.1	4	6.9	14	24.1	12	20.7	7	12.1	7	12.1	58	100.0
$15,000-$19,999	5	13.9	9	25.0	5	13.9	7	19.4	3	8.4	7	19.4	36	100.0
$20,000-$24,999	4	13.8	2	6.9	7	24.1	6	20.7	7	24.1	3	10.4	29	100.0
$25,000 or More	8	30.8	3	11.5	8	30.8	5	19.2	0	0.0	2	7.7	26	100.0
Total	141	18.2	85	11.0	196	25.4	155	20.0	81	10.5	115	14.9	773	100.0
Female														
Less Than $3,000	6	20.7	3	10.4	9	31.0	7	24.1	2	6.9	2	6.9	29	100.0
$3,000-$5,999	29	29.0	16	16.0	31	31.0	19	19.0	3	3.0	2	2.0	100	100.0
$6,000-$7,499	27	31.8	9	10.6	29	34.1	12	14.1	2	2.4	6	7.0	85	100.0
$7,500-$9,999	43	40.6	10	9.5	28	26.4	17	16.0	5	4.7	3	2.8	106	100.0
$10,000-$12,499	23	28.1	13	15.9	22	26.8	17	20.7	5	6.1	2	2.4	82	100.0
$12,500-$14,999	12	34.3	7	20.0	5	14.3	3	8.6	6	17.1	2	5.7	35	100.0
$15,000-$19,999	7	29.1	6	25.0	4	16.7	4	16.7	2	8.3	1	4.2	24	100.0
$20,000-$24,999	3	23.1	2	15.4	1	7.7	4	30.7	1	7.7	2	15.4	13	100.0
$25,000 or More	5	33.3	1	6.7	4	26.7	3	20.0	0	0.0	2	13.3	15	100.0
Total	155	31.7	67	13.7	133	27.2	86	17.6	26	5.3	22	4.5	489	100.0
Male and Female														
Less Than $3,000	9	15.2	6	10.2	22	37.3	12	20.3	3	5.1	7	11.9	59	100.0
$3,000-$5,999	58	22.2	28	10.7	79	30.3	46	17.6	17	6.5	33	12.7	261	100.0
$6,000-$7,499	50	22.2	25	11.1	57	25.3	48	21.3	17	7.6	28	12.5	225	100.0
$7,500-$9,999	70	26.1	29	10.8	74	27.6	48	17.9	24	9.0	23	8.6	268	100.0
$10,000-$12,499	51	23.9	30	14.1	49	23.0	43	20.2	20	9.4	20	9.4	213	100.0
$12,500-$14,999	26	28.0	11	11.8	19	20.4	15	16.1	13	14.0	9	9.7	93	100.0
$15,000-$19,999	12	20.0	15	25.0	9	15.0	11	18.3	5	8.3	8	13.4	60	100.0
$20,000-$24,999	7	16.7	4	9.5	8	19.0	10	23.8	8	19.1	5	11.9	42	100.0
$25,000 or More	13	31.7	4	9.8	12	29.2	8	19.5	0	0.0	4	9.8	41	100.0
Total	296	23.5	152	12.0	329	26.1	241	19.1	107	8.5	137	10.8	1,262	100.0

CHAPTER III

EXPENDITURES

The manifold difficulties in accurately measuring student expenditures were recognized and discussed extensively by those involved in designing the survey. A pervasive consideration in these discussions was the importance of the housing arrangement which the student had while attending the University. To underscore this importance, consider the following comparison: for a student who lived in his parents' home, within walking distance of the University, the only necessary expenses over and above those of, for example, his senior year in high school, were largely those directly associated with matriculation--tuition and books. In sharp contrast was the situation where the student's home was so distant that a separate domicile had to be established for him or her on or near the campus. If such housing were in a University Residence Hall, the cost for the academic year 1965-66 was $925.[1]

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[1] As shown by the data gathering instrument (Appendix A), information was acquired from the respondents on all out-of-pocket expenses other than those included in the household expenses of the student's family. For students who lived at home, the latter expenses included costs of food, shelter, and utilities normally contained in the household budget as they had been while the student lived at home before attending the University. This procedure was used principally because it seemed doubtful that the household costs for maintaining a student who continued to live at home were identifiable or separable either by the student or his family. These costs were primarily for home meals, and the share of utilities and rental or tax costs for maintaining a place for the student in the parent's or relative's home. Obviously, the data gathered understated the over-all costs to a family to a greater extent for the student who lived at home than for those who maintained a separate domicile. In order to make the costs to the family as a spending unit more directly comparable among the types of student domicile arrangements, an estimated figure approximating these maintainence costs for students who live at home may be included. An estimate which may be used for this purpose is the amount of money which is provided for such costs by the State of Minnesota for foster-care maintenance of young persons of age 18. This level of expenditures is intended to provide such maintenance at a standard equal to others in the average home in Hennepin and Ramsey Counties. According to the State Welfare Board this amount in 1965-66 was set at $70 per month, or in terms of the unit of analysis used in this study, $210 per academic quarter.

Those planning the study agreed early that it should survey the expenditures of University of Minnesota undergraduates as comprehensively as possible, that costs should be broadly defined and include not only those connected with matriculation, either directly (tuition) or indirectly (books or commuting costs), but also costs which were more or less independent of student status at the University (personal grooming, clothing, vacations). Such detailed cost data would provide a basis for a better understanding of the magnitude of various kinds of expenses and their relationships to type of housing of students.

Academic quarter rather than year was used as the unit of analysis for measuring expenditures because many students in the sample were not enrolled all three quarters. As shown on page four of the questionnaire (Appendix A) the respondents were asked to list housing and food costs separately, since these varied by types of residence.

An analysis was made to determine if over-all costs differed according to academic quarter. No significant differences were found among expenditures for the Fall, Winter, or Spring quarters. Data presented in this chapter represent the Fall quarter, but refer equally well to either of the other two quarters.

Since no important cost differences were found among quarters, an estimate of the academic year cost could be obtained by tripling the average quarterly amount. This procedure yields a close estimate but not an actual amount because it does not take into account differences in quarterly costs between students who were enrolled for the full academic year and those who were enrolled for only one or two quarters. A comparison of total quarterly costs was made between these two groups of respondents, for comparable quarters of attendance, and the difference was so negligible that all subsequent academic year costs in this report are figures obtained by tripling the average quarterly amount.

Each respondent was asked to list expenditures incurred during the previous academic year (1965-66) for all applicable items in four categories:[2] (1) housing and food, (2) costs directly associated with University attendance, e.g., tuition, books, commuting; (3) personal expenditures, e.g. recreation and entertainment, clothing, laundry, etc.; (4) costs incurred for special vacation trips, e.g. "... a week-end skiing trip, or a vacation-period trip to Florida." Vacation cost data have not been included in most of the data discussed in this report, because of the special and non-general nature of such costs. Where such costs have been included, the reader will find a notation to that effect.

The organization of this chapter is similar to the chapter on Sources of Income. An overview is given of average costs for all respondents; data are then presented separately by campus, by sex, by type of residence, and by selected background characteristics.

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[2] The reader may wonder about the accuracy of such "long-distance" recall. The reliability of these data are supported by comparison [illegible] studies conducted in several other Big Ten universities. In most instances t[illegible]ounts reported in this study are, where directly comparable, similar to th[illegible] reported in such studies (see, for example, Hull, Lee, Indiana University Student Income and Expenditures Estimate for 1961-62, Bureau of Institutional Research, Indiana University, Bloomington, Indiana, 1962; Lins, L. Joseph, Abell, Allen P., Stucki, David R., Costs of Attendance and Income of Madison Campus Students--The

The mean total expenditure reported by the 2,165 respondents who provided usable data was $502 per quarter. The full academic year average expenditure was therefore about $1,506. (This figure does not include the cost of vacation trips which was reported on an academic year basis only.) The mean total expenditure including vacation costs was $1,607.[3]

The distribution of quarterly costs was concentrated quite closely around the mean ($502), with 76 per cent spending between $300 and $750. Another important characteristic of this distribution is that it is markedly skewed toward the higher level of expenditures. Of the 261 individuals (13 per cent) who spent less than $300, all but 13 spent $200 or more. The 11 per cent who spent more than $750 were distributed widely beyond this amount--including 70 students who reported that they had spent at least $1,000 per quarter.

About a third (34.7 per cent) of the respondents spent less than $400 per quarter; 37.8 per cent spent more than $400 but less than $600; nearly one-fifth (19.0 per cent) reported total costs from $600 to $799; and 8.5 per cent spent $800 or more. Only a handful (0.6 per cent) reported total costs below $200 (data from Table 3.02).

Footnote 2 (continued)

University of Wisconsin 1964-65 Academic Year, Office of Institutional Studies University of Wisconsin, Madison, Wisconsin, 1967; and, University Committee on Student Economics, Student Economics at the University of Illinois: Where the Money Comes From and Where it Goes, Urbana, Illinois, the Committee, 1961.

[3] Nearly one-third (32.4 per cent) of the respondents reported vacation trip costs, averaging $101 for the year.

Total Expenditures

Differences between male and female respondents in sources of income and background characteristics lead to the expectation that females had lower average quarterly costs than males. For example, as discussed in Chapter II, females received proportionately less income from employment, student financial assistance, and (for those who lived at home) from family and relatives than males. Also, established patterns of expenditures for dating, recreation, and entertainment indicated that males would have higher costs for items related to these social activities.

Expenditures were also expected to vary somewhat among campuses according to differences in distribution of types of residence, income from employment, and other factors.

Table 3.01: AVERAGE (MEAN) TOTAL QUARTERLY EXPENDITURES, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Campus			
Sex	Twin Cities (N=1755)	Duluth (N=327)	Morris (N=83)	All Campuses (N=2165)
Male	$529	$519	$514	$527
Female	$472	$428	$470	$466
Both	$505	$485	$493	$502

Note (Table 3.01) that the total quarterly expenditures were markedly less for females than for males on all campuses. Differences amounted to $57 for the Twin Cities Campus, $91 at Duluth, $44 at Morris, and $61 per quarter for all campuses combined. Variations in total cost among the three campuses were much smaller than between males and females on a given campus.

Total Expenditures Per Quarter by Campus and Sex

Considerable variation in total expenditures per quarter f r the two sex groups was found on each of the campuses, and similar wide variations within a given sex group were noticeable among the three campuses (see Table 3.02).

Overall, the bulk of the students (72.5 per cent) spent less than $600 per quarter for the 1965-66 academic year, although a larger proportion of the students on the Morris Campus (84.4 per cent) had expenditures below this level. Students spending money at the high end of the scale, $800 or more, tended to be located on the Twin Cities or Duluth Campuses (9.2 and 6.4 per cent, respectively). The modal total expenditure was in the $400-$599 range for all three campus groups, particularly for the Morris group, where 63.9 per cent reported such costs. This expenditure concentration is probably due to the fact that much larger proportion (55.8 per cent) of the Morris respondents lived in Campus Housing than was the case for either of the other two campuses (14.6 per cent on the Duluth Campus and 19.8 per cent on the Twin Cities Campus). The median overall expenditure was slightly higher for the Twin Cities ($483) and Morris ($492) Campuses than for the Duluth Campus ($467), however. Individual expenditures reported ranged from $152 to $1,700 per quarter.

The expenditure pattern for each of the sexes showed great consistency on each of the three campuses. In each instance, a larger proportion of the women than of the men reported expenditures in the $200-$399 range, about the same proportion reported expenditures in the $400-$599 range, and smaller proportions of the women than of the men reported expenditures in the $600-$799 or $800 plus categories. Only a handful (13 persons, none on the Morris Campus) reported costs less than $200, and only one of these reported costs less than $170.[4] The data clearly indicate that a larger proportion of the female students than of the male students had low quarterly costs, with 41.8 per cent of the males and 29.6 per cent of the females indicating that their total costs per quarter were less than $400. As a result, the median cost for female students was much less than for male students, $442 compared with $509 per quarter.

Total Expenditures Per Quarter by Type of Residence

In analyzing the expenditures per quarter reported by the students on the three campuses, according to the type of residence that they had while attending the institution, the strong relationship between type of housing and magnitude of expenditure became apparent (see Table 3.03). For all students combined, the extent to which students living at Home were able to minimize expenses, in comparison to students living in other types of housing, is clearly indicated. Half (53.7 per cent) of the students living at Home reported total per quarter expenditures of less than $400, and an additional three-eighths (37.8 per cent) reported expenditures between $400 and $599. In contrast, those who dwelled in Campus Housing showed expenditures clustering between $400 and $799, with 86.8 per cent reporting expenditures in this range; an additional 10.1 per cent reported expenditures of $800 or more. An even larger proportion of the individuals who lived in Private Rental housing (21.9 per cent) reported expenditures in excess of $800. The modal per quarter expenditure for the Private Rental group, however, was in the $400-$599 category, as was the case for the students who lived in Campus Housing. Taking the groups in combination, approximately equal proportions of the students reported expenditures in the $200-$399 range and in the $400-$599 range. Average (median) costs ranged from $385 per quarter for students living at Home to $573 for students in Private Rental units to $619 for students living in Campus Housing.

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[4] Data for individuals who did not reply to one or more of the three major categories of cost were excluded from the analysis of total costs, but included in the analyses of sub-category costs when available.

Table 3.02: TOTAL QUARTERLY EXPENDITURES, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Expenditures											
	Less than $200[a]		$200-$399		$400-$599		$600-$799		$800 or More		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Twin Cities	6	0.6	305	30.0	356	35.0	233	22.9	117	11.5	1,017	100.0
Duluth	1	0.5	54	26.5	89	43.6	45	22.1	15	7.3	204	100.0
Morris	0	0.0	7	16.3	27	62.8	8	18.6	1	2.3	43	100.0
Total	7	0.6	366	29.0	472	37.3	286	22.6	133	10.5	1,264	100.0
Female												
Twin Cities	5	0.7	299	40.5	275	37.3	114	15.4	45	6.1	738	100.0
Duluth	1	0.8	62	50.4	46	37.4	8	6.5	6	4.9	123	100.0
Morris	0	0.0	10	25.0	26	65.0	4	10.0	0	0.0	40	100.0
Total	6	0.6	371	41.2	347	38.5	126	14.0	51	5.7	901	100.0
Male and Female												
Twin Cities	11	0.6	604	34.4	631	36.0	347	19.8	162	9.2	1,755	100.0
Duluth	2	0.6	116	35.5	135	41.3	53	16.2	21	6.4	327	100.0
Morris	0	0.0	17	20.5	53	63.9	12	14.4	1	1.2	83	100.0
Total	13	0.6	737	34.1	819	37.8	412	19.0	184	8.5	2,165	100.0

[a] Only one student (female) reported costs less than $170; she reported $152.

Table 3.03: TOTAL QUARTERLY EXPENDITURES, ALL CAMPUSES, BY TYPE OF RESIDENCE, AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

		Total Expenditures											
Type of Residence and Sex	Median Cost	< $200 N	< $200 Per Cent	$200-$399 N	$200-$399 Per Cent	$400-$599 N	$400-$599 Per Cent	$600-$799 N	$600-$799 Per Cent	$800 or More N	$800 or More Per Cent	Total N[a]	Total Per Cent
Male													
Home	$419	7	0.9	347	45.7	267	35.1	105	13.8	34	4.5	760	100.0
Campus Housing	$630	0	0.0	5	2.0	101	40.9	114	46.2	27	10.9	247	100.0
Private Rental	$631	0	0.0	14	5.4	104	40.5	67	26.1	72	28.0	257	100.0
Total	$509	7	0.6	366	29.0	472	37.3	286	22.6	133	10.5	1,264	100.0
Female													
Home	$355	6	1.1	328	63.0	149	28.6	28	5.4	10	1.9	521	100.0
Campus Housing	$571	0	0.0	9	4.4	110	53.1	69	33.3	19	9.2	207	100.0
Private Rental	$519	0	0.0	34	19.6	88	50.9	29	16.8	22	12.7	173	100.0
Total	$442	6	0.6	371	41.2	347	38.5	126	14.0	51	5.7	901	100.0
Male and Female													
Home	$385	13	1.0	675	52.7	416	32.5	133	10.4	44	3.4	1,281	100.0
Campus Housing	$602	0	0.0	14	3.1	211	46.5	183	40.3	46	10.1	454	100.0
Private Rental	$573	0	0.0	48	11.2	192	44.6	96	22.3	94	21.9	430	100.0
Total	$481	13	0.6	737	34.1	819	37.8	412	19.0	184	8.5	2,165	100.0

[a] Excluded were 98 individuals for whom data were incomplete.

The differences in expenditures reported by the different sexes was brought out again in the analysis by type of housing. The data show that the female students in each of the residence groups had lower expenses than did their male counterparts. Whereas 64.1 per cent of the females living at Home spent less than $400, only 46.6 per cent of the males did so. Similarly 19.6 per cent of the females living in Private Rental units spent less than $400 compared with 5.4 per cent of the males living in that kind of residence unit. Although about the same proportion (2 to 4 per cent) of females and males (2 to 4 per cent) living in Campus Housing reported expenditures less than $400, a larger proportion of the females (53.1 per cent compared with 40.9 per cent) reported expenditures between $400-$599. Interestingly, of the students who lived in Private Rental units, a markedly larger proportion of the males than of the females reported heavy expenditures, with more than a fourth reporting total expenditures in the $600-$799 bracket and 28.0 per cent reporting an expenditure of $800 or more. These proportions compared with 16.8 and 12.7 per cent, respectively, of the females who resided in Private Rental units.

As in previous chapters, similar data showing the comparative expenditure patterns of the males and females, classified according to type of residence units on the individual campuses, are shown in Appendix D. Significant intercampus comparisons are difficult to single out, and there is a good deal of uniformity in the expenditure patterns, as there were in the patterns of sources of support reported in a previous chapter, but one or two salient features seem to stand out. For one thing, a higher proportion of the students who lived at home while attending the Morris Campus (68.8 per cent) than of the students living at home and attending the other campuses (53.2 per cent for Twin Cities Campus and 48.8 per cent for the Duluth Campus) reported expenditures below $400. This figure was more than offset, however, by the very high proportions of Morris students living in Campus Housing and Private Rental units who reported expenditures in the $400-$599 bracket. The net result of these interactions is that more than three-fifths (63.9 per cent) of the students on the Morris Campus reported total expenditures in the $400-$599 bracket, compared with 36.1 per cent of the Twin Cities students, and only two-fifths (40.2 per cent) of the Duluth Campus students. Expenditures of $800 or more were reported most frequently by students attending the Twin Cities Campus and the Duluth Campus, as might be expected. In both instances higher proportions of the men than of the women students reported such high costs of attending college. No Morris student reported a total cost less than $200, although 10 Twin Cities students and 3 Duluth students did so.

Median total costs, by sex and type of housing on each campus, were as follows:

	Median Total Quarterly Costs Males			Median Total Quarterly Costs Females		
	Twin Cities	Duluth	Morris	Twin Cities	Duluth	Morris
Home	$446	$477	$386	$393	$360	$389
Campus Housing	$641	$633	$558	$608	$582	$517
Private Rental	$671	$626	$500	$560	$491	$414
Total	$526	$536	$514	$472	$425	$470

Housing and Food Expenditures

The total costs per quarter for housing and food alone are shown in Table 3.04, categorized according to type of residence and sex of the students reporting. Because so many of the "Home" students reported housing and food costs below $200 per quarter, the responses have been tabulated in $50 intervals, in order to maximize the amount of information available.

The median amount spent per quarter by all respondents for housing and food during the 1965-66 academic year was $90. This measure of central tendency is affected greatly, of course, by the high proportion of students living at home who reported expenditures of less than $50 per quarter for housing and food. Two-thirds of the students (66.4 per cent) reported that they spent less than $50 per quarter for housing and food. An even larger proportion of the female students (71.2 per cent) indicated this low level of expenditure. These figures probably reflect the fact that food costs for Home students were usually absorbed within the normal operation of the parental home, and they were not asked to estimate home food costs attributable to them.

The average costs for housing and food reported by students in the other units were considerably higher. For students who lived in Campus Housing, for example, the modal figure was in the range $250-$299 per quarter. Nearly half (48.7 per cent) of the students reported an expenditure in this range for housing and food and an additional 23.8 per cent reported expenditures of $300-$349 per quarter. The median figure for this group was $279 compared with $37 for the group living at Home.

For the Private Rental group, the housing and food costs were distributed more evenly throughout the entire range, although nearly half (44.0 per cent) reported costs in the $150-$249 range. The comparatively high percentage who reported expenditures of $400 or more per quarter for housing and food (12.4 per cent) probably reflects the rental of relatively expensive apartments or housing, although a higher outlay of cash for food might also accompany this style of living. A higher proportion of the men than of the women (15.6 per cent compared with 8.0 per cent, respectively) reported housing and food expenditures of $400 or more. The low expense students more than offset the high expense students, however, resulting in a median cost for the Private Rental group of $220.

As would be expected, due to the relatively narrow range of prices for dormitory housing and food arrangements, both the male and female students living in Campus Housing indicated that the typical cost per quarter was in the $250-$299 bracket. The fact that six males and three females living in Campus Housing indicated that their costs per quarter for housing and food were less than $100 suggests that these people were working to earn part of the room and board expense, or had their normal costs defrayed for some other reason, or they misunderstood the question.

Table 3.04: QUARTERLY HOUSING AND FOOD EXPENDITURES, ALL CAMPUSES, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Expenditures																			
Type of Residence and Sex	< $50		$50-$99		$100-$149		$150-$199		$200-$249		$250-$299		$300-$349		$350-$399		$400 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male																				
Home	482	63.0	148	19.4	50	6.5	25	3.3	24	3.1	22	2.9	7	0.9	4	0.5	3	0.4	765	100.0
Campus Housing	2	0.8	4	1.6	7	2.8	2	0.8	42	16.8	119	47.6	60	24.0	12	4.8	2	0.8	250	100.0
Private Rental	3	1.2	8	3.1	25	9.7	55	21.4	55	21.4	30	11.7	27	10.5	14	5.4	40	15.6	257	100.0
Total	487	38.3	160	12.6	82	6.4	82	6.4	121	9.5	171	13.5	94	7.4	30	2.4	45	3.5	1,272	100.0
Female																				
Home	374	71.2	90	17.2	27	5.1	10	1.9	13	2.5	8	1.5	2	0.4	1	0.2	0	0.0	525	100.0
Campus Housing	1	0.5	2	1.0	11	5.3	7	3.4	19	9.1	104	50.0	49	23.6	11	5.3	4	1.9	208	100.0
Private Rental	11	6.3	15	8.6	20	11.5	40	22.8	40	22.8	24	13.7	8	4.6	3	1.7	14	8.0	175	100.0
Total	386	42.5	107	11.8	58	6.4	57	6.3	72	7.9	136	15.0	59	6.5	15	1.6	18	2.0	908	100.0
Male and Female																				
Home	856	66.4	238	18.4	77	6.0	35	2.7	37	2.9	30	2.3	9	0.7	5	0.4	3	0.2	1,290	100.0
Campus Housing	3	0.7	6	1.3	18	3.9	9	2.0	61	13.3	223	48.7	109	23.8	23	5.0	6	1.3	458	100.0
Private Rental	14	3.3	23	5.3	45	10.4	95	22.0	95	22.0	54	12.5	35	8.1	17	3.9	54	12.5	432	100.0
Total	873	40.0	267	12.2	140	6.4	139	6.4	193	8.9	307	14.1	153	7.0	45	2.1	63	2.9	2,180	100.0

The cost differences between the sex groups were not as great for housing and food as they were for total quarterly costs, as is indicated by the comparison of the medians for the two groups. The men students as a group had a median quarterly expenditure of about $96 for housing and food. The women students had a median housing and food quarterly cost of $81. The differences between the sexes for the Private Rental housing groups were more significant, however, the males reporting a median expenditure for housing and food per quarter of $234, while the females reported a median expenditure of only $201. This difference may be partly due to the fact that men students included in this amount the money spent taking their dates to dinners and treating them to snacks, although it was anticipated that such costs would be included in section D of the questionnaire, as part of recreation and entertainment costs.

The citation of average figures for the three campuses, by sex, appears to be appropriate at this place, but the reader is again referred to Appendix D for detailed data. The median housing and food costs, for male and female students separately, for each of the three campuses were as follows:

	Median Quarterly Housing and Food Expenditures		
	Twin Cities	Duluth	Morris
Males			
Home	$ 39	$ 38	$ 43
Campus Housing	$281	$280	$245
Private Rental	$248	$218	$164
Total	$ 94	$ 83	$215
Females			
Home	$ 35	$ 32	$ 56
Campus Housing	$281	$287	$273
Private Rental	$211	$184	$124
Total	$ 79	$ 51	$252

Educational Expenditures Per Quarter

The second major category consisted of costs directly associated with University attendance, i.e., tuition and fees, books and supplies, student activity fees, and costs of travel between home and classes or between home and campus on weekends or during vacation periods. The distribution of total costs per quarter related to such University attendance are shown, for all campuses, in Table 3.05. The strong influence of the basic tuition and fees, books and supplies costs for college attendance is reflected in the uniformity of the percentages of each group reporting that their educational costs per quarter fell in the $150 to $199 category. Overall, 56.6 per cent of the men and women indicated that their direct educational costs did not exceed $199.[5]

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[5] However, since tuition and fees alone amounted to $125 or more, reported costs of less than $125 seem unrealistically low, and may represent misinterpretations of the question or directions given on the questionnaire.

Table 3.05: QUARTERLY EDUCATIONAL EXPENDITURES, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCE STUDY, 1965-66 ACADEMIC YEAR

Type of Residence and Sex	Educational Expenditures															
	< $100^a		$100-$149		$150-$199		$200-$249		$250-$299		$300-$349		$350 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per CCent
Male																
Home	8	1.0	15	1.9	402	51.0	232	29.5	65	8.2	37	4.7	29	3.7	788	100.0
Campus Housing	10	4.0	2	0.8	124	49.8	60	24.1	20	8.0	6	2.4	27	10.9	249	100.0
Private Rental	1	0.4	4	1.5	138	50.9	92	34.0	18	6.6	5	1.8	13	4.8	271	100.0
Total	19	1.4	21	1.6	664	50.8	384	29.3	103	7.9	48	3.7	69	5.3	1,308	100.0
Female																
Home	8	1.5	10	1.8	291	53.5	151	27.8	37	6.8	15	2.7	32	5.9	544	100.0
Campus Housing	1	0.5	3	1.4	133	63.6	36	17.2	12	5.8	5	2.4	19	9.1	209	100.0
Private Rental	2	1.1	3	1.6	115	62.8	42	23.0	9	4.9	2	1.1	10	5.5	183	100.0
Total	11	1.2	16	1.7	539	57.6	229	24.5	58	6.2	22	2.3	61	6.5	936	100.0
Male and Female																
Home	16	1.2	25	1.9	693	52.0	383	28.8	102	7.6	52	3.9	61	4.6	1,332	100.0
Campus Housing	11	2.4	5	1.1	257	56.1	96	21.0	32	7.0	11	2.4	46	10.0	458	100.0
Private Rental	3	0.7	7	1.6	253	55.7	134	29.5	27	5.9	7	1.6	23	5.0	454	100.0
Total	30	1.4	37	1.6	1,203	53.6	613	27.3	161	7.2	70	3.1	130	5.8	2,244	100.0

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[a] Since tuition and fees alone amounted to $125 or more, figures reported in this range (and some of those in the lower end of the $100-$149 range) appear to be unrealistically low. They may represent underestimates or misinterpretation of the directions in providing the data.

The effect of commuting costs seems to be reflected in the higher proportion of both men and women students who lived at home, who reported costs in higher brackets shown in the table. Educational expenses for 75 to 80 per cent of the students were in the $150 to $249 range.

The median direct educational cost per quarter, for male and female students on all three campuses combined, was about $193, $196 for male students and $190 for females.

Direct educational costs on the separate campuses did differ somewhat. The median expenditure reported by male students on the Twin Cities Campus was $196, compared with $202 on the Duluth Campus and $184 on the Morris Campus. The median expenditure per quarter for direct educational costs reported by females on the Twin Cities Campus was $191, compared with $193 on the Duluth Campus and $181 on the Morris Campus. A much higher proportion of the students on the Morris Campus than of those on either of the other campuses who resided in Campus Housing reported that their total educational costs per quarter were less than $200. The level of costs for female students living at Home seemed to be about the same on the three campuses, but somewhat greater for male students on the Morris Campus. Costs for students living in Private Rental units appeared to be lower for students attending the Morris Campus than for similar students attending either of the other two campuses.

Personal Expenditures

To round out the picture, students were asked to indicate how much they spent each quarter of the preceding year for nine categories of personal expenses not included in the housing and food costs, or direct educational costs reported earlier. Estimated expenses were requested for recreation and entertainment (including associated travel costs), clothing, personal grooming, insurance, laundry and cleaning, health, payment on auto or other vehicle, miscellaneous (such as gifts, cigarettes, etc.), and other kinds of expenses such as music lessons, etc. The total estimated personal expenditures for an average quarter are shown for male and female students living in the three types of residence, for all campuses, in Table 3.06. About half (50.9 per cent) of the males and more than two-thirds (70.1 per cent) of the females spent less than $150 per quarter. At the other extreme, 22.9 per cent of the males and 8.0 per cent of the females spent $250 or more. About one student in fifteen spent less than $50 per quarter on personal expenses.

As might be anticipated, students living in Private Rental units, particularly the men students, had much higher personal expenses than did students living in the other two types of housing. Among the men, nearly a third (31.9 per cent) spent $250 or more, while 12.8 per cent of the females had expenditures of that magnitude for personal items.

Table 3.06: QUARTERLY PERSONAL EXPENDITURES, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCE STUDY, 1965-66 ACADEMIC YEAR

Type of Residence and Sex	Personal Expenditures													
	< $50		$50-$99		$100-$149		$150-$199		$200-$249		$250 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male														
Home	54	6.9	151	19.3	190	24.2	130	16.6	76	9.7	183	23.3	784	100.0
Campus Housing	14	5.7	66	26.6	67	27.0	37	14.9	35	14.1	29	11.7	248	100.0
Private Rental	14	5.2	44	16.3	63	23.3	37	13.7	26	9.6	86	31.9	270	100.0
Total	82	6.3	261	20.0	320	24.6	204	15.7	137	10.5	298	22.9	1,302	100.0
Female														
Home	38	7.0	172	31.8	158	29.2	80	14.8	55	10.2	38	7.0	541	100.0
Campus Housing	20	9.6	81	39.1	61	29.5	26	12.6	6	2.9	13	6.3	207	100.0
Private Rental	9	5.0	56	31.1	56	31.1	23	12.8	13	7.2	23	12.8	180	100.0
Total	67	7.2	309	33.3	275	29.6	129	13.9	74	8.0	74	8.0	928	100.0
Male and Female														
Home	92	6.9	323	24.4	348	26.3	210	15.8	131	9.9	221	16.7	1,325	100.0
Campus Housing	34	7.5	147	32.3	128	28.2	63	13.8	41	9.0	42	9.2	455	100.0
Private Rental	23	5.1	100	22.2	119	26.5	60	13.3	39	8.7	109	24.2	450	100.0
Total	149	6.7	570	25.5	595	26.7	333	14.9	211	9.5	372	16.7	2,230	100.0

The major difference that appeared when the data for the separate campuses were tabulated was that a much higher proportion of the male students on the Duluth Campus than on either of the other campuses indicated expenditures per quarter for personal items of $250 or more. In contrast, a much lower proportion of the male students on the Morris Campus indicated expenses in this bracket. Female students on both the Morris and Duluth Campuses were less likely to have spent as much as $250 for personal expenses, and on the Morris Campus, were much more likely to have spent less than $100 than were the females on the other two campuses. The median personal expenses for the male and female students on the three campuses were as follows:

	Twin Cities	Duluth	Morris
Males	$147	$168	$109
Females	$118	$109	$ 89

An analysis of quarterly personal expenses in relation to parental income level is shown in Table 3.07. The data suggest that there is a certain level of personal expenses that a student incurs almost regardless of parental income level. While 9.8 per cent of the respondents whose parents had incomes less than $3,000 spent less than $50 in personal items, nearly as large a proportion (7.3 per cent) of those whose parents earned $10,000-$12,499 reported equally small personal expenditures. On the other hand, 54.3 per cent of those in the lowest parental income bracket (< $3,000) reported quarterly personal expenditures between $50 and $149 and an equally large proportion (53.0 per cent) of those in the $15,000-$19,999 bracket reported personal expenditures between $50 and $149. The figures in each personal cost column show a remarkable consistency from income bracket to income bracket, except for the highest expenditure categories ($200 and above), where higher proportions of the higher parental income respondents reported personal costs.

Vacation Trips

To complete the picture of expenditures made by students during the 1965-66 academic year (September to June), each person was asked to indicate whether he had taken one or more special vacation trips (a weekend skiing trip, or a vacation period trip to Florida, etc.) during that period. If the student had made such trips, he was asked to estimate the overall cost.

Approximately one-third of the sample indicated that they had made one or more such trips during the school year. The distribution of expenditures made for such trips is shown in Table 3.08, classified by sex and the type of housing in which the students lived. Overall, 18.0 per cent indicated that they had spent $200 or more on vacation trips, while 62.8 per cent indicated that they had spent less than $100 on such trips. Not much difference was found between the sexes in the

Table 3.07: QUARTERLY PERSONAL EXPENDITURES, BY SEX AND PARENTAL INCOME, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Parental Income and Sex	Personal Expenditures													
	$1-$49		$50-$99		$100-$149		$150-$199		$200-$249		$250 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male														
Less than $3,000	6	12.5	10	20.8	12	25.0	8	16.7	5	10.4	7	14.6	48	100.0
$3,000-$5,999	10	4.1	52	21.2	61	24.9	39	15.9	21	8.6	62	25.3	245	100.0
$6,000-$7,499	18	8.6	42	20.0	48	22.9	38	18.1	23	11.0	41	19.4	210	100.0
$7,500-$9,999	15	5.5	52	19.2	31	29.9	40	14.8	27	10.0	56	20.6	271	100.0
$10,000-$12,499	14	6.9	39	19.1	49	24.0	29	14.2	29	14.2	44	21.6	204	100.0
$12,500-$14,999	8	7.6	26	24.8	24	22.9	15	14.3	8	7.6	24	22.8	105	100.0
$15,000-$19,999	6	7.5	16	20.0	18	22.5	10	12.5	6	7.5	24	30.0	80	100.0
$20,000-$24,999	4	8.9	6	13.3	7	15.6	6	13.3	5	11.1	17	37.8	45	100.0
$25,000 or More	1	1.7	10	16.9	9	15.3	12	20.3	8	13.6	19	32.1	59	100.0
Total	82	6.5	253	20.0	309	24.4	197	15.5	132	10.4	294	23.2	1,267	100.0
Female														
Less than $3,000	3	6.8	17	38.6	11	25.0	7	15.9	2	4.5	4	9.2	44	100.0
$3,000-$5,999	8	5.9	48	35.3	46	33.8	15	11.0	11	8.1	8	5.9	136	100.0
$6,000-$7,499	13	9.4	50	36.0	42	30.2	16	11.5	13	9.4	5	3.5	139	100.0
$7,500-$9,999	17	9.9	51	29.7	56	32.6	28	16.3	9	5.2	11	6.3	172	100.0
$10,000-$12,499	13	7.8	54	32.3	51	30.5	27	16.2	14	8.4	8	4.8	167	100.0
$12,500-$14,999	4	4.6	32	36.8	26	29.9	8	9.2	8	9.2	9	10.3	87	100.0
$15,000-$19,999	2	2.8	25	35.2	21	29.6	11	15.5	5	7.0	7	9.9	71	100.0
$20,000-$24,999	0	0.0	8	22.2	9	25.0	6	16.7	7	19.4	6	16.7	36	100.0
$25,000 or More	3	7.5	9	22.5	8	20.0	8	20.0	3	7.5	9	22.5	40	100.0
Total	63	7.0	294	33.0	270	30.3	126	14.1	72	8.1	67	7.5	892	100.0

Table 3.07: Continued

Parental Income and Sex	Personal Expenditures													
	$1-$49		$50-$99		$100-$149		$150-$199		$200-$249		$250 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male and Female														
Less than $3,000	9	9.8	27	29.3	23	25.0	15	16.3	7	7.6	11	12.0	92	100.0
$3,000-$5,999	18	4.7	100	26.2	107	28.1	54	14.2	32	8.4	70	18.4	381	100.0
$6,000-$7,499	31	8.9	92	26.4	90	25.8	54	15.5	36	10.3	46	13.1	349	100.0
$7,500-$9,999	32	7.2	103	23.3	137	30.9	68	15.3	36	8.1	67	15.1	443	100.0
$10,000-$12,499	27	7.3	93	25.0	100	27.0	56	15.1	43	11.6	52	14.0	371	100.0
$12,500-$14,999	12	6.3	58	30.2	50	26.0	23	12.0	16	8.3	33	17.2	192	100.0
$15,000-$19,999	8	5.3	41	27.2	39	25.8	21	13.9	11	7.3	31	20.5	151	100.0
$20,000-$24,999	4	4.9	14	17.3	16	19.8	12	14.8	12	14.8	23	28.4	81	100.0
$25,000 or More	4	4.0	19	19.2	17	17.2	20	20.2	11	11.1	28	28.3	99	100.0
Total	145	6.7	547	25.3	579	26.8	323	15.0	204	9.4	361	16.8	2,159	100.0

pattern of expenditures for special vacation trips, although the percentage of females living in campus housing (34.5 per cent) who spent $200 or more was much larger than for any of the females living in the other types of housing, or for any of the male groups.

Table 3.08: TOTAL COST OF SPECIAL VACATION TRIPS, ALL CAMPUSES, BY SEX AND TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Less than $100		$100-199		$200 or more		Total	
	N	%	N	%	N	%	N	%
Male								
Home	181	65.6	51	18.5	44	15.9	276	100.0
Campus Housing	41	54.7	23	30.7	11	14.6	75	100.0
Private Rental	52	65.8	10	12.7	17	21.5	79	100.0
Total	274	63.7	84	19.5	72	16.8	430	100.0
Female								
Home	129	65.8	35	17.9	32	16.3	196	100.0
Campus Housing	29	50.0	9	15.5	20	34.5	58	100.0
Private Rental	30	58.8	13	25.5	8	15.7	51	100.0
Total	188	61.6	57	18.7	60	19.7	305	100.0
Male & Female								
Home	310	65.7	86	18.2	76	16.1	472	100.0
Campus Housing	70	52.6	32	24.1	31	23.3	133	100.0
Private Rental	82	63.1	23	17.7	25	19.2	130	100.0
Total	462	62.8	141	19.2	132	18.0	735	100.0

Total Expenditures Per Quarter in Relation to Parental Income

The quarterly expenditures reported by students that have been described in previous sections have been analyzed in terms of type of housing of the students. A logical question that arises when considering the costs of attending college is the extent to which the costs are affected by the level of parental income. This section will present data that relates total quarterly costs, by sex groups, to three strata of parental income--incomes less than $7,500, incomes between $7,500 and $14,999, and incomes of $15,000 or more.[6]

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[6] Distributions of total expenditures, by parental income group classified by type of housing and by sex are presented in Appendix D.

Table 3.09: TOTAL QUARTERLY EXPENDITURES, BY PARENTAL INCOME AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Parental Income and Sex	Total Quarterly Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Less than $7,500	2	0.4	121	25.3	188	39.3	113	23.7	54	11.3	478	100.0
$7,500-$14,999	4	0.7	194	34.0	214	37.6	113	19.8	45	7.9	570	100.0
$15,000 or More	1	0.6	41	21.9	64	34.2	54	28.9	27	14.4	187	100.0
Total	7	0.6	356	28.8	466	37.7	280	22.7	126	10.2	1,235	100.0
Female												
Less than $7,500	1	0.3	135	43.5	138	44.5	24	7.8	12	3.9	310	100.0
$7,500-$14,999	5	1.2	179	43.9	149	36.5	59	14.5	16	3.9	408	100.0
$15,000 or More	0	0.0	45	30.8	48	32.9	36	24.7	17	11.6	146	100.0
Total	6	0.7	359	41.5	335	38.8	119	13.8	45	5.2	864	100.0
Male and Female												
Less than $7,500	3	0.4	256	32.5	326	41.4	137	17.4	66	8.3	788	100.0
$7,500-$14,999	9	0.9	373	38.2	363	37.1	172	17.6	61	6.2	978	100.0
$15,000 or More	1	0.3	86	25.8	112	33.7	90	27.0	44	13.2	333	100.0
Total	13	0.6	715	34.1	801	38.2	399	19.0	171	8.1	2,099	100.0

Of the 978 students whose parents had incomes in the $7,500 to $14,999 bracket, 38.2 per cent spent less than $400 per quarter (see Table 3.09). Since an additional 37.1 per cent of the students with parents in this income bracket spent between $400 and $600 per quarter, three-fourths of the students in this middle income bracket spent less than $600 per quarter. Of the 788 individuals who reported parental incomes of less than $7,500, nearly three-fourths reported average quarterly expenditures of less than $600. As would be expected, at the other extreme, the highest proportion of individuals who reported average quarterly costs of $800 or more were from the $15,000 + income group.

Differences by sex were not pronounced, although the male students generally reported higher total quarterly costs than did the females, regardless of the parental income groups in which they were classified. The median total quarterly costs, by level of parental income, for the two sex groups, were as follows:

Male	Median
Less than $7,500	$524
$7,500-$14,999	$481
$15,000 or more	$560
Female	
Less than $7,500	$427
$7,500-$14,999	$426
$15,000 or more	$516
Male & Female	
Less than $7,500	$483
$7,500-$14,999	$458
$15,000 or more	$550

Although there is a strong relationship between the level of parental income and the occupation of the fathers of the students, a supplementary analysis was made to determine whether there were other kinds of relationships visible between total quarterly expenditures and the kind of father's occupation (Table 3.10). Looking at the male and female groups combined, students whose fathers were in professional and managerial positions or in office and sales work appeared to spend more per quarter than did students whose fathers were in the other occupational categories. The differences were not as great as might have been expected, however, with 22.4 per cent of the students whose fathers were in the skilled category and 26.9 per cent of the students whose fathers were in the "farm and general" categories spending $600 or more per quarter, compared with 28.6 per cent and 30.5 per cent of the students whose fathers were in the professional and managerial or office and sales categories, respectively. This picture held generally for both sex groups, where very few differences were found, other than that the females generally spent less than the males, as has been reported previously.

Table 3.10: TOTAL QUARTERLY EXPENDITURES, BY FATHER'S OCCUPATION AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Father's Occupation and Sex	Total Quarterly Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Professional & Managerial	1	0.3	88	31.2	102	36.2	55	19.5	36	12.8	282	100.0
Office & Sales	0	0.0	55	20.4	113	42.0	79	29.4	22	8.2	269	100.0
Skilled	0	0.0	66	32.7	80	39.6	37	18.3	19	9.4	202	100.0
Farm & General	2	0.9	75	32.6	79	34.3	49	21.3	25	10.9	230	100.0
Total	3	0.3	284	28.9	374	38.0	220	22.4	102	10.4	983	100.0
Female												
Professional & Managerial	3	1.1	104	39.4	92	34.9	45	17.0	20	7.6	264	100.0
Office & Sales	2	1.1	64	36.4	75	42.6	24	13.6	11	6.3	176	100.0
Skilled	0	0.0	74	46.6	60	37.7	19	11.9	6	3.8	159	100.0
Farm & General	0	0.0	58	43.0	53	39.2	17	12.6	7	5.2	135	100.0
Total	5	0.7	300	40.9	280	38.1	105	14.3	44	6.0	734	100.0
Male & Female												
Professional & Managerial	4	0.7	192	35.2	194	35.5	100	18.3	56	10.3	546	100.0
Office & Sales	2	0.5	119	26.8	188	42.2	103	23.1	33	7.4	445	100.0
Skilled	0	0.0	140	38.8	140	38.8	56	15.5	25	6.9	361	100.0
Farm & General	2	0.5	133	36.4	132	36.2	66	18.1	32	8.8	365	100.0
Total	8	0.5	584	34.0	654	38.1	325	18.9	146	8.5	1,717	100.0

Total Average Expenditures Per Quarter, In Relation to Number of Siblings

Because the number of brothers and sisters who might be of college age or potential college age might have a serious effect upon the amount of money available for a student to spend for his education, the total average costs per quarter reported by the individuals were analyzed in terms of the number of siblings reported by the students. This information, provided in Table 3.11, shows that about a third of the population (715 out of 2,165) had three or more siblings, and nearly one-half had one or two. Little difference was found overall in the proportion of male and female students who spent less than $400 per quarter, whether they had one or two,or three or more siblings. However, differences in opposite directions were found when the data were analyzed for each of the sex groups. For the male students, a higher proportion of the students who had one or two siblings than of the male students who had three or more siblings spent less than $400, while a higher proportion of the females with three or more siblings than of those with fewer brothers and sisters had restricted their expenditures to this level. At the other extreme, however, as would be expected, students who reported high level expenditures tended to cluster in the category representing no brothers or sisters. The median expenditures for each of the sex groups according to the number of siblings in the family were as follows:

Male	Median Expenditure
None	$594
One or Two	$479
Three or More	$502
Female	
None	$484
One or Two	$449
Three or More	$400
Male and Female	
None	$542
One or Two	$466
Three or More	$463

Siblings

Because it is not enough simply to know how many siblings a student has, in estimating the effects of family size on money pressures associated with sending children to college, respondents were asked to indicate the number of siblings in age categories within five years of their own age. They were also asked to indicate the number of siblings that they had who were currently in college and receiving support from their parents. Responses show that nearly one-fourth (23.9 per cent) of the respondents on the Twin Cities campus currently had siblings in college who were receiving support from their parents (Table 3.12). Almost as many (19.7 and 19.3 per cent, respectively) reported the same information on the Duluth and Morris Campuses. A measure of the financial load to come for the parents of these students is indicated by the fact that more than half (52.1 per cent) of the respondents had siblings who were

Table 3.11: TOTAL QUARTERLY EXPENDITURES, BY NUMBER OF SIBLINGS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Quarterly Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
Number of Siblings and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
None	0	0.0	52	18.8	89	32.1	85	30.7	51	18.4	277	100.0
One or Two	6	1.1	191	34.1	208	37.1	107	19.1	48	8.6	560	100.0
Three or More	1	0.2	123	28.8	175	41.0	94	22.0	34	8.0	427	100.0
Total	7	0.6	366	29.0	472	37.3	286	22.6	133	10.5	1,264	100.0
Female												
None	0	0.0	67	33.3	79	39.3	37	18.4	18	9.0	201	100.0
One or Two	4	1.0	162	39.3	161	39.1	62	15.0	23	5.6	412	100.0
Three or More	2	0.7	142	49.3	107	37.1	27	9.4	10	3.5	288	100.0
Total	6	0.6	371	41.2	347	38.5	126	14.0	51	5.7	901	100.0
Male and Female												
None	0	0.0	119	24.9	168	35.2	122	25.5	69	14.4	478	100.0
One or Two	10	1.0	353	36.3	369	38.0	169	17.4	71	7.3	972	100.0
Three or More	3	0.4	265	37.1	282	39.4	121	16.9	44	6.2	715	100.0
Total	13	0.6	737	34.1	819	37.8	412	19.0	184	8.5	2,165	100.0

Table 3.12: RELATIVE AGE BRACKETS OF SIBLINGS, BY CAMPUS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Campus							
	N = 1,829 Twin Cities		N = 355 Duluth		N = 88 Morris		N = 2,272 Total	
All Students	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Siblings who are 5 or more years older	511	27.9	101	28.5	18	20.1	630	27.7
Siblings who are less than 5 years older	750	41.0	140	39.4	39	44.3	929	40.9
Siblings who are 5 or more years younger	832	45.5	140	39.4	49	55.7	1,021	44.9
Siblings who are less than 5 years younger	972	53.1	165	46.5	47	53.4	1,184	52.1
Siblings in college receiving support from parents	438	23.9	70	19.7	17	19.3	525	23.1
Other dependents	209	11.4	27	7.6	5	5.7	241	10.6

less than five years younger than they, at the time of the survey. Nearly 11 per cent of the students indicated that their parents had other dependents besides the brothers and sisters reported in this question.

CHAPTER IV

EFFECT OF INCREASED COSTS OF EDUCATION

In many studies, including one made several years ago at the University of Minnesota,[1] students who have dropped out of college have cited as one of the primary reasons a lack of finances, or the need to work to earn money to pay costs of schooling. A logical extension of the current study, therefore, was to utilize the opportunity to determine to what extent students attending the University had actually experienced costs in excess of what they had anticipated before the year began, and what measures had been taken to meet such increased costs. A supplementary question was developed, therefore, to inquire from each student the extent to which his actual overall costs during the year under study compared with what he had expected they would be and what action he took to meet them.

Because the Minnesota Student Association had been concerned, just prior to the development of this study, about the continually spiraling costs of attending the University, another question was developed to determine how students would contend with hypothetical increases of about 5 per cent ($50-$100) or 10 per cent $150-$300) in total costs in the coming year. This chapter presents the findings of the section of the questionnaire devoted to these and related questions.

Increased Costs Met by Students

Students were asked to indicate, by checking the appropriate space on the form, whether their actual overall costs for attending the University during the previous year had been about as expected, had been 5 per cent, 10 per cent, or 25 per cent higher, or had been 5 per cent, 10 per cent, or 25 per cent less than they had expected they would be. If they indicated that their expenses had turned out to be higher than expected, they were also asked to indicate, by checking a ten-item list, how they had met these increased costs. The extent to which actual costs were found to be higher, about as expected, or less than expected, is shown in Table 4.01, for male and female students separately, and for the total group combined, classified by type of residence. As might be surmised, a very small proportion (only 3.5 per cent) of the total group indicated that their expenses were less than expected. The remaining students were split almost evenly between the proportion that said that costs were about as expected (51.2 per cent) and the proportion that found that the actual costs were higher than expected (45.3 per cent).

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[1] Ringo, Earl N., A Follow-Up Study of Students Enrolled at the University of Minnesota During Spring Quarter 1959 Who Did Not Return Fall Quarter 1959, October, 1960.

The proportions of males and females that indicated that costs were 5 or 10 per cent higher than expected were not appreciably different for the three residence groups, with about one in eight finding them 5 per cent higher and one in four 10 per cent higher.

Figures for the three campuses were quite similar except that a smaller proportion of the students on the Duluth Campus (1.7 per cent) and a larger percentage of the students on the Morris Campus (9.5 per cent) found their costs to be less than expected.[2]

If one uses the median total expenditures reported by each of the three residence groups (Table 3.03), the findings would translate as follows: about one student in eleven who lived at Home or with relatives found it necessary to obtain as much as $290 to cover unanticipated costs during the school year; of students who lived in Campus Housing, one student in thirteen (8.1 per cent) found that actual annual costs exceeded anticipated costs by as much as $450; a similar proportion, one student in thirteen, who lived in Private Rental units, found that anticipated annual costs were exceeded by as much as $430.

How Students Met Unexpected High Costs

Of the students who found that actual costs exceeded expected costs during the 1965-66 academic year (N=1,014), the majority either reduced expenditures (37.9 per cent) or obtained additional funds from members of the family (26.9 per cent) (see Table 4.02). A sixth (15.6 per cent) of the group took a job and another 15.0 per cent increased the number of hours that they worked. Again differences by type of residence were not appreciable, although slightly smaller proportions of the Home students borrowed through the University and smaller proportions of the Home and Private Rental groups borrowed from other sources. A slightly higher proportion of students living at Home or in Private Rental units also borrowed from other sources.

Only 21 students (2.1 per cent of the total) found it necessary to drop out of school for one or more quarters as a result of the unexpected costs. Only one of these students lived in Campus Housing. By campus these dropouts numbered 7 at Duluth, none at Morris, and 13 at the Twin Cities Campus. Since some students checked more than one of the possible ways in which they accommodated the increased costs, the figures in the table are not mutually exclusive. The percentages total 120.6 per cent, which indicates that only a few individuals checked more than one of the categories, however.

Analysis by Campus and Sex

Separate analyses of student responses by campus and by sex produced similar patterns of ways in which students met greater than expected costs, both among the three campuses, and among the same sexes on the three campuses. The reader is encouraged to look at the tables in Appendix E for detailed data on these comparisons, but a few of the findings will be commented on in this chapter.

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[2] See Appendix E

Table 4.01: COMPARISON BETWEEN ACTUAL AND EXPECTED COST OF UNIVERSITY ATTENDANCE, BY SEX AND TYPE OF RESIDENCE, ALL CAMPUSES, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Residence and Sex	Actual Cost 5% Higher		Actual Cost 10%Higher		Actual Cost 25% Higher		About As Expected		Less Than Expected		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	92	11.8	193	24.7	71	9.1	394	50.4	31	4.0	781	100.0
Campus Housing	33	13.3	67	26.9	26	10.4	119	47.8	4	1.6	249	100.0
Private Rental	40	14.7	72	26.5	29	10.7	117	43.0	14	5.1	272	100.0
Total	165	12.7	332	25.5	126	9.7	630	48.4	49	3.7	1,302	100.0
Female												
Home	64	11.7	122	22.4	48	8.8	292	53.6	19	3.5	545	100.0
Campus Housing	28	13.5	40	19.3	11	5.3	122	59.0	6	2.9	207	100.0
Private Rental	16	8.8	55	30.2	7	3.8	101	55.5	3	1.7	182	100.0
Total	108	11.6	217	23.2	66	7.1	515	55.1	28	3.0	934	100.0
Male and Female												
Home	156	11.8	315	23.7	119	9.0	686	51.7	50	3.8	1,326	100.0
Campus Housing	61	13.4	107	23.4	37	8.1	241	52.9	10	2.2	456	100.0
Private Rental	56	12.3	127	28.0	36	7.9	218	48.0	17	3.8	454	100.0
Total	273	12.2	549	24.6	192	8.6	1,145	51.2	77	3.4	2,236	100.0

Table 4.02: WAYS IN WHICH RESPONDENTS MET GREATER THAN EXPECTED COSTS, ALL CAMPUSES, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=590)		Campus Housing (N=205)		Private Rental (N=219)		All Types Residence (N=1,014)	
Responses	N	Per Cent[a]	N	Per Cent[a]	N	Per Cent[a]	N	Per Cent[a]
Took a job	85	14.4	39	19.0	34	15.5	158	15.6
Already had a job, but worked more hours	94	15.9	21	10.2	37	16.9	152	15.0
Already had a job, but switched to a higher paying one	14	2.4	1	0.5	5	2.3	20	2.0
Additional contribution from family (relative, guardian)	158	26.8	59	28.8	56	25.6	273	26.9
Reduced expenditures	217	36.8	80	39.0	87	39.7	384	37.9
Borrowed through the University	17	2.9	13	6.3	14	6.4	44	4.3
Borrowed from other sources	30	5.1	4	2.0	21	9.6	55	5.4
Received grant or scholarship	22	3.7	10	4.9	12	5.5	44	4.3
Dropped out of school for one or more quarters	11	1.9	1	0.5	9	4.1	21	2.1
Other	44	7.4	15	7.3	13	5.9	72	7.1
All responses	692	117.3	243	118.5	288	131.5	1,223	120.6

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[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

One finding that reflects the varying dependence upon different modes of obtaining money to attend college is shown in the fact that much higher proportions of students on the Duluth and Morris Campuses than on the Twin Cities Campus indicated that the greater than expected costs encountered during the year were covered by additional contributions from family sources. Whereas on the Twin Cities Campus approximately a fifth of the students indicated that they met greater than expected costs by obtaining additional funds from the family, from one-half to nearly three-fourths of the students on the Duluth Campus indicated this source of additional income, and approximately half of the students on the Morris Campus checked this source of additional funds. Slightly larger proportions on the Morris and Duluth Campuses also indicated that they resorted to a reduction in their other expenditures in order to meet the increased costs. Nearly twice the proportion on these two campuses also indicated that they took a job. The need for dependence upon more than one of the alternatives by students on the Duluth and Morris Campuses is indicated by the fact that in both instances most of the respondents checked two modes of meeting increased costs, in contrast to the Twin Cities Campus where only a single mode of response was identified.

Differences by sex were in the expected direction, with a much higher proportion of the females than of the males indicating that additional support was received from their families to meet increased costs. This was particularly true for students on the Duluth and Morris Campuses, where 66.0 per cent and 60.0 per cent, respectively, of the females indicated this source of additional support, compared with 40.0 and 33.3 per cent, respectively, of the male students on these two campuses. The other two modes of meeting increased costs checked by the females on the Morris and Duluth Campuses were "reduced expenditures" and "took a job." The male students on the Duluth Campus also checked these two modes, in addition to indicating that they already had a job, but worked more hours in order to meet the increased costs. On the Morris Campus, however, a very small proportion indicated that they took a job, primarily because a large proportion already had a job and therefore checked the choice indicating that they increased the number of hours that they worked. None of the men or women students on the Morris Campus indicated that they had had to drop out of school for one or more quarters because of increased costs, but in contrast, 5.7 per cent of the female students and 3.8 per cent of the male students on the Duluth Campus indicated that a temporary dropout was necessary. On the Twin Cities Campus, 1.4 per cent of the males and 2.2 per cent of the females indicated that they had dropped out of school for one or more quarters because of greater than expected costs.

Analysis According to Level of Increased Costs

Another analysis focused attention on the methods that students used to meet increased costs, categorized according to the percentage of higher costs that they had experienced. In other words, a separate analysis was made of the students who indicated that their costs were 5 per cent higher than expected, another analysis for students who indicated that expenses were 10 per cent higher, and a third analysis of responses of students who indicated that expenses had been 25 per cent or more higher than they had anticipated. These analyses are shown in Table 4.03.

Regardless of the amount of increased costs, all three groups reduced expenditures and relied heavily on some additional contributions from family. All three groups relied next most heavily on obtaining a job or working more hours at the job that they already held. As might be expected, reliance upon borrowing and grants or scholarships increased as the amount of unexpected cost increased. Similarly, the proportion of students who had to drop out of school increased as the unexpected costs increased, from 2.2 per cent for those who found costs to be 5 per cent higher than expected to 5.4 per cent for those who found costs to be 25 per cent or more higher than expected.

Analysis by Parental Income

Because it seemed quite likely that the action a student might have had to take to meet higher than expected educational costs might be dependent upon the level of the parents' income, a special analysis was made of the responses of students categorized by level of parental income. Table 4.04 shows the distribution of responses classified according to low, medium and high parental income.[3] Students in all three categories tended to use the same measures to meet unexpectedly high costs, with the same two factors reported previously being reported as the most frequently used measure--obtaining "additional contribution from family" and "reducing expenditures". The students in the high parental income group more frequently relied on the "additional contribution from the family," as was to be expected, while the low income group relied more heavily on reducing expenditures, working more hours and taking a job. The same four measures were reported most frequently by students in each of the three groups--taking a job, working more hours, obtaining additional funds from the family, and reducing expenditures. The ranked orders were slightly different, however: students in the low parental income group mostly checked "reduced expenditures", followed in order by "worked more hours", "additional contributions from the family", and "took a job". Students in the medium parental income group listed "additional contributions from the family" most frequently, followed closely by "reduced expenditures" as the second most frequently taken measure. "Worked more hours" and "took a job" were next in order of frequency of mention. For the students in the high parental income group, the most frequent measure was an "additional contribution from the family", followed in order by reducing expenditures, taking a job, and working more hours on the job that they already had. Reflecting the need factor, students in the low parental income group relied more heavily on borrowing from the University or other sources, and a much larger proportion indicated that they had obtained a grant or scholarship (10.3 per cent, compared with 4.8 and 0.7 per cent for the medium income and high parental income groups, respectively).

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[3] Low income was arbitrarily defined as $7,500, medium income was $7,500-$14,999, and high income was that of $15,000 or more.

Table 4.03: WAYS IN WHICH MALE AND FEMALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, BY EXTENT TO WHICH COSTS WERE GREATER THAN EXPECTED AND BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home		Campus Housing		Private Rental		All Types Residence	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Five Per Cent Higher	(N=156)		(N=61)		(N=56)		(N=273)	
Took a job	40	25.6	16	26.2	9	16.0	65	23.8
Worked more hours at job	41	26.3	13	21.3	13	23.2	67	24.5
Switched to a higher paying job	12	7.7	4	6.5	9	16.0	25	9.2
Add't. contribution from family	60	38.5	35	57.3	25	44.6	120	44.0
Reduced expenditures	78	50.0	30	49.1	30	53.5	138	50.5
Borrowed through the University	4	2.6	5	8.1	6	10.7	15	5.5
Borrowed from other sources	3	1.9	3	4.9	3	5.3	9	3.3
Received grant or scholarship	4	2.6	5	8.1	7	12.5	16	5.9
Dropped school a while	2	1.3	1	1.6	1	1.7	4	1.5
Other	20	12.8	6	9.8	2	3.5	28	10.3
All responses	264	169.2	118	193.4	105	187.5	487	178.4
Ten Per Cent Higher	(N=315)		(N=107)		(N=127)		(N=549)	
Took a job	81	25.7	38	35.5	39	30.7	158	28.8
Worked more hours at job	116	36.8	16	14.9	38	29.9	170	31.0
Switched to a higher paying job	17	5.3	1	0.9	7	5.5	25	4.6
Add't. contribution from family	133	42.2	58	49.5	53	41.7	244	44.4
Reduced expenditures	147	46.6	49	45.7	60	47.2	256	46.6
Borrowed through the University	13	4.1	8	7.4	12	9.4	33	6.0
Borrowed from other sources	22	6.9	4	3.7	20	15.7	46	8.4
Received grant or scholarship	18	5.7	11	10.2	10	7.9	39	7.1
Dropped school a while	8	2.5	0	0.0	7	5.5	15	2.7
Other	39	12.3	14	13.0	18	14.2	71	12.9
All responses	594	188.5	199	185.9	264	207.9	1,057	192.5
Twenty-Five Per Cent or More Higher	(N=119)		(N=37)		(N=36)		(N=192)	
Took a job	32	26.9	10	27.0	9	25.0	51	26.6
Worked more hours at job	49	41.2	4	10.8	12	33.3	65	33.9
Switched to a higher paying job	13	10.9	1	2.7	3	8.3	17	8.9
Add't. contribution from family	43	36.1	20	54.0	13	36.1	76	39.6
Reduced expenditures	50	42.0	15	40.5	17	47.2	82	42.7
Borrowed through the University	6	5.0	3	8.1	6	16.7	15	7.8
Borrowed from other sources	14	11.8	0	0.0	6	16.7	20	10.4
Received grant or scholarship	6	5.0	1	2.7	2	5.5	9	4.7
Dropped school a while	3	2.5	0	0.0	4	11.1	7	3.6
Other	23	19.3	9	24.3	3	8.3	35	18.2
All responses	239	200.8	63	170.2	75	208.3	377	196.4

Table 4.04: WAYS IN WHICH RESPONDENTS MET GREATER THAN EXPECTED COST, BY PARENTAL INCOME, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Parental Income[a]							
	Low Income (N=380		Medium Income (N=456)		High Income (N=138)		Total (N=974)	
Responses	N	Per Cent[b]	N	Per Cent[b]	N	Per Cent[b]	N	Per Cent[b]
Took a job	103	27.1	123	27.0	43	31.2	269	27.6
Worked more hours at job	137	36.1	132	28.9	25	18.1	294	30.1
Higher paying job	30	7.9	31	6.8	4	2.9	65	6.7
Add't. contribution from family	127	33.4	220	48.2	82	59.4	429	44.0
Reduced expenditures	186	48.9	210	46.1	63	45.7	459	47.1
Borrowed through the University	42	11.1	17	3.7	2	1.4	61	6.3
Borrowed from other sources	34	8.9	31	6.8	4	2.9	69	7.1
Received grant or scholarship	39	10.3	22	4.8	1	0.7	62	6.4
Dropped school a while	17	4.5	8	1.8	0	0.0	25	2.6
Other	45	11.8	56	12.3	27	19.6	128	13.1

[a] Low income was defined as income < \$7,500, medium income as \$7,500-\$14,999, and high income as \$15,000 or more.

[b] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion who reported each alternative.

Similarly the proportion who indicated that they had had to drop out of school for awhile was somewhat higher for students whose parents were in the low income group--4.5 per cent compared to 1.8 per cent of those in the medium income group. None of the students in the high income group indicated that they had had to drop out of school for awhile.

Analyses were also made in terms of four categories of father's occupation, but no significant differences were found in the proportions indicating the various measures taken to meet greater than expected costs. Similarly, no differences were found when analyses were made in terms of father's or mother's education, or in the grade point averages which the students had at the time of the study.

Discussion of Financial Problems with Parents

Students were asked "How often did you discuss financial problems of your University education with your parents last year?" The data shown in Table 4.05 gives the impression that there was not a notable amount of communication between students and parents concerning the cost of their University education, except on the Morris Campus for the male students. Nearly half (48.8 per cent) of the male students on the Twin Cities Campus, 41.6 per cent on the Duluth Campus, and 14.7 per cent on the Morris Campus indicated that they discussed the financial problems of their education seldom or not at all with their parents. Female students were slightly more apt to discuss their financial problems frequently or occasionally with their parents, the proportions being 61.1 per cent, 70.0 per cent, and 69.4 per cent for the Twin Cities, Duluth, and Morris Campus, respectively. In interesting contrast, whereas all of the Morris male students indicated that they had discussed their financial problems to some extent with their parents, 13.9 per cent of the females said that they had never done so.

Effects of Hypothetical 5 per cent and 1[illegible]er cent Increases in Cost of Educatic[illegible]

To balance the realistic and experiential data dealing with increased costs, two questions were asked that were hypothetical in nature. Each student was asked to indicate how he thought he would meet a 5 per cent (approximately $50 to $100) or a 10 per cent (approximately $150 to $300) increase in costs during the current year.

Effect of 5 per cent increase

Table 4.06 shows that the same measures were checked for use in meeting anticipated increases as for actual increases, with reduced expenditures heading the list in frequency of mention, followed by additional contribution from the family. As in the other analysis, a high proportion of the group also indicated that they would work more hours in order to meet the increased costs.

Table 4.05: DISTRIBUTION OF RESPONSES TO QUESTION "HOW OFTEN DID YOU DISCUSS FINANCIAL PROBLEMS OF YOUR UNIVERSITY EDUCATION WITH YOUR PARENTS LAST YEAR?" BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1966-67 ACADEMIC YEAR

	Campus							
	Twin Cities		Duluth		Morris		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male								
Frequently	126	12.7	38	17.8	14	34.1	178	14.2
Occasionally	372	37.4	83	38.8	21	51.2	476	38.1
Don't Know	11	1.1	4	1.8	0	0.0	15	1.2
Seldom	339	34.0	68	31.8	6	14.7	413	33.0
Not At All	147	14.8	21	9.8	0	0.0	168	13.5
Total	995	100.0	214	100.0	41	100.0	1,250	100.0
Female								
Frequently	152	21.4	35	29.2	13	36.1	200	23.1
Occasionally	282	39.7	49	40.8	12	33.3	343	39.6
Don't Know	17	2.4	1	0.8	0	0.0	18	2.1
Seldom	200	28.1	26	21.7	6	16.7	232	26.7
Not At All	60	8.4	9	7.5	5	13.9	74	8.5
Total	711	100.0	120	100.0	36	100.0	867	100.0
Male and Female								
Frequently	278	16.3	73	21.9	27	35.0	378	17.9
Occasionally	654	38.3	132	39.5	33	42.9	819	38.7
Don't Know	28	1.7	5	1.5	0	0.0	33	1.6
Seldom	539	31.6	94	28.1	12	15.6	645	30.4
Not At All	207	12.1	30	9.0	5	6.5	242	11.4
Total	1,706	100.0	334	100.0	77	100.0	2,117	100.0

Table 4.06: WAYS IN WHICH RESPONDENTS WOULD MEET FIVE PER CENT ($50-$100) INCREASE IN TOTAL COST, BY FATHERS' OCCUPATION, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Fathers' Occupation									
	Professional & Managerial (N=548)		Office & Sales (N=453)		Skilled (N=365)		Farm & General (N=370)		Total (N=1,736)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Add't. contribution from family	301	54.9	182	40.2	142	38.9	143	38.6	768	44.2
Take a job	102	18.6	74	16.3	64	17.5	73	19.7	313	18.0
Work more hours	204	37.2	173	38.2	154	42.2	152	41.1	683	39.3
Find higher paying job	25	4.6	35	7.7	32	8.8	33	8.9	25	7.8
Borrow through the University	58	10.6	87	19.2	47	12.9	51	13.8	243	14.0
Borrow from other sources	44	8.0	62	13.7	33	9.0	36	9.7	175	10.1
Grant or scholarship	88	16.1	113	24.9	67	18.4	77	20.8	345	19.9
Reduce expenditures	288	52.6	253	55.8	207	56.7	198	53.5	946	54.5
Dropout a while	26	4.7	17	3.8	28	7.7	22	5.9	93	5.4
Dropout permanently	4	0.7	3	0.7	5	1.4	2	0.5	14	0.8
Transfer	7	1.3	13	2.9	10	2.7	8	2.2	38	2.2
Other	35	6.4	33	7.3	28	7.7	37	10.0	133	7.7
All responses	1,182	215.6	1,045	230.7	817	223.8	832	224.9	3,776	217.5

The analysis by the three categories of parental income--low, medium, and high--provided the same picture as in the earlier analysis of how increased costs were actually met. Higher proportions of both the low and medium parental income groups indicated that they would have to drop out for a while or drop out permanently. If one combines the temporary drop-out, the permanent drop-out, and the transfer categories, the proportion of students in the low parental income group who said they would leave the institution in one of these three ways if costs went up as much as 5 per cent, would total 11.4 per cent, compared with 8.9 per cent of the students in the medium income group and 3.9 per cent of the students in the high parental income group.

How well a student was doing in class might dictate the extent to which he would go to remain in school if costs increased 5 per cent during the current year over what had been expected, so an analysis was made of measures that would be taken according to grade point averages held (see Table 4.07). As the student's grade point average increased, there was a heavier dependence upon additional contributions from the family to meet an anticipated 5 per cent increase in costs. All groups would try to reduce expenditures, regardless of their grade point average, and as would be expected, those students who had the highest grade point averages were found to be most apt to apply for a grant or a scholarship. A slightly higher proportion of those students with high grade point averages also indicated that they would try to borrow from the University or other sources. Also to be expected is the higher proportion of students in the low grade point average brackets who indicated that they would have to drop out of school for awhile or permanently if costs increased 5 per cent.

Effect of 10 per cent increase

Table 4.08 shows that an hypothesized 10 per cent increase in cost during the current year would not appreciably affect the proportion of students who indicated that they would have to drop out of school permanently, although the proportion who indicated that they would drop out awhile or transfer to another institution did increase somewhat. Combining these three categories, 14.8 per cent of the group indicated that they would have to drop out or transfer to a cheaper institution, if costs went up 10 per cent during the current year.

For this higher rate of increase, the students identified more ways that they would try to obtain funds to meet the increase. On all three campuses, less reliance was shown on additional contributions from the family, and an increase was shown in frequency of mention of attempts to borrow from the University or other sources, seeking a grant or scholarship, or taking a job or working more hours. Students on the Morris Campus especially indicated a greater interest in obtaining a grant or scholarship or borrowing from the University than on the earlier question dealing with a 5 per cent increase. On this question most of the students also indicated two measures that they would have to take in order to meet the increase.

Table 4.07: WAYS IN WHICH RESPONDENTS WOULD MEET FIVE PER CENT ($50 to $100) INCREASE IN TOTAL COST, BY GRADE POINT AVERAGE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Grade Point Average															
	1.0 or Less (N=12)		1.1 to 1.5 (N=97)		1.6 to 2.0 (N=499)		2.1 to 2.5 (N=737)		2.6 to 3.0 (N=502)		3.1 to 3.5 (N=262)		3.6 to 4.0 (N=77)		Total (N=2,188)	
Response	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Additional Contribution From Family	4	33.3	35	36.1	227	45.5	343	46.5	232	46.2	137	52.3	42	54.5	1,020	46.6
Take a Job	4	33.3	16	16.5	116	23.2	146	19.8	106	21.1	40	15.3	15	19.5	443	20.2
Work More Hours	2	16.7	44	45.4	207	41.5	304	41.2	166	33.1	87	33.2	27	35.1	837	38.3
Find Higher Paying Job	0	0.0	11	11.3	56	11.2	63	8.5	37	7.4	19	7.3	2	2.6	188	8.6
Borrow--University	1	8.3	6	6.2	52	10.4	109	14.8	94	18.7	44	16.8	10	13.0	316	14.4
Borrow--Other Sources	1	8.3	11	11.3	55	11.0	76	10.3	50	10.0	28	10.7	5	6.6	226	10.3
Grant or Scholarship	1	8.3	7	7.2	47	9.4	106	14.4	138	27.5	103	39.3	30	39.0	432	19.7
Reduce Expenditures	5	41.7	63	64.9	263	52.7	416	56.4	273	54.4	175	66.8	41	53.2	1,236	56.5
Dropout a While	1	8.3	21	21.6	41	8.2	41	5.6	18	3.6	9	3.4	1	1.3	132	6.0
Dropout Permanently	2	16.7	3	3.1	8	1.6	7	0.9	2	0.4	0	0.0	0	0.0	22	1.0
Transfer	0	0.0	6	6.2	14	2.8	16	2.2	6	1.2	1	0.4	1	1.3	44	2.0
Other	0	0.0	8	8.2	41	8.2	46	6.2	36	7.2	27	10.3	8	10.5	166	7.6
All Responses	21	175.0	231	238.2	1,127	225.8	1,673	227.0	1,158	230.7	670	255.7	182	236.4	5,062	231.4

Table 4.08: WAYS IN WHICH RESPONDENTS WOULD MEET A TEN PER CENT ($150-$300) INCREASE IN COST, BY CAMPUS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Twin Cities (N=1,690)		Duluth (N=327)		Morris (N=84)		Total (N=2,101)	
Responses	N	Per Cent[a]	N	Per Cent[a]	N	Per Cent[a]	N	Per Cent[a]
Add't. contribution from family	479	28.3	105	32.1	21	25.0	605	28.8
Take a job	263	15.6	64	19.6	18	21.4	345	16.4
Work more hours	373	22.1	71	21.7	12	14.3	456	21.7
Find higher paying job	157	9.3	39	11.9	6	7.1	202	9.6
Borrow--University	228	13.5	40	12.2	26	31.0	294	14.0
Borrow--other sources	149	8.8	39	11.9	12	14.3	200	9.5
Grant or scholarship	334	19.8	52	15.9	25	29.8	411	19.6
Reduce expenditures	533	31.5	118	36.1	25	29.8	676	32.2
Dropout a while	148	8.7	35	10.7	9	10.7	192	9.1
Dropout permanently	31	1.8	7	2.1	0	0.0	38	1.8
Transfer	65	3.8	9	2.7	8	9.5	82	3.9
Other	123	7.3	26	7.9	2	2.4	151	7.2
All responses	2,883	170.6	605	185.0	164	195.2	3,652	173.8

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[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Most Important Method of Meeting Cost Increase

Students were asked to double check the most important measure that they would have to use in order to meet the hypothesized increase of 5 per cent during the current year. Not all individuals checked this question, so the N's do vary. However, of the 2,047 students who either double checked or checked only one item, the data in Table 4.09 showed that the single most important means of meeting a proposed increase of 5 per cent would be to rely on an additional contribution from the family. About a fourth (26.2 per cent) of the total group checked this as the most important source of additional income. Almost as large a proportion (22.4 per cent) indicated that they already had a job, but would have to work more hours and this would be the most important means by which they would meet an increase of 5 per cent. Figures for the three types of residence groups did not show much variation although a slightly higher proportion in Campus Housing indicated reliance upon additional funds from the family, and a smaller proportion of those in Private Rental units did so. Students on the Duluth Campus also checked the two measures just mentioned as the most important measures that would have to be taken, in the Home and Private Rental housing units, although the students in the Campus Housing group listed additional contribution from the family and getting a job as the two most important measures that they would take. Students on the Morris Campus provided a contrast, however. These students indicated that the single most important measure that they would have to take to meet a 5 per cent increase would be to borrow funds through the University.

A fourth (25.9 per cent) of the students checked this response, overall, with 36.4 per cent of those in Campus Housing listing this as the most important measure to be taken. Students living at Home listed as the most important measure the need to apply for a grant or scholarship, while students living in a Private Rental unit showed no clear preference for any single one of these measures as being most important.

Table 4.09: RESPONSES DESIGNATED AS THE MOST IMPORTANT WAY IN WHICH MALE AND FEMALE RESPONDENTS WOULD MEET A COST INCREASE OF FIVE PER CENT ($50-$100), ALL CAMPUSES, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home		Campus Housing		Private Rental		All Types Residence	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Add't. contribution from family (relative, guardian)	308	25.5	139	32.9	90	21.6	537	26.2
Take a job	119	9.9	51	12.1	35	8.4	205	10.0
Already have job, would work more hours	308	25.5	59	13.9	92	22.1	459	22.4
Switch to higher paying job	57	4.7	12	2.8	10	2.4	79	3.9
Borrow through the University	28	2.3	39	9.3	35	8.4	102	5.0
Borrow from other sources	28	2.3	9	2.1	25	5.9	62	3.0
Apply for grants, scholarships	58	4.8	36	8.5	31	7.4	125	6.1
Cut expenditures	185	15.4	55	13.0	62	14.9	302	14.8
Drop for one or more quarters	18	1.5	6	1.4	10	2.4	34	1.7
Drop permanently	4	0.3	1	0.2	2	0.5	7	0.3
Transfer to college with lower costs	2	0.2	3	0.7	5	1.2	10	0.5
Other	92	7.6	13	3.1	20	4.8	125	6.1
Total	1,207	100.0	423	100.0	417	100.0	2,047	100.0

CHAPTER V

STUDENT OPINIONS ABOUT HIGHER EDUCATION

As a supplement to the factual data collected in this study, nine statements about various aspects of higher education were presented to the students with a request that they indicate the extent to which they agreed or disagreed with them. The statements dealt with such things as the costs of attending the University, costs of higher education in general, and how they should be paid, the philosophy of free higher education, the question of selective admissions, the responsibility of parents to assure their children of a college education, and the question of equalizing costs between students who live close to an institution and those who have to go away from home to attend college. In two instances the students were asked to indicate the extent to which they felt their parents agreed or disagreed with their own opinions.[1] The responses to the nine questions will be summarized in the following sections of this chapter.

Response to these statements was generally good, although as would be expected, some statements received more reaction than others. Of the 2,072 respondents from whom usable questionnaires were received, 2,061--2,063 persons (99.6 per cent) responded to each of the nine attitudinal questions. By campus, only 2 out of the 88 respondents on the Morris Campus and only 7 out of the 1,829 Twin Cities Campus students failed to respond, but 58 out of the 410 students from the Duluth Campus did not answer the attitude questions, for some reason or other. Students were asked to indicate the extent of their agreement or disagreement with each statement by checking a five point scale ranging from "strongly agree" through "don't know" to "strongly disagree."

Responsibility of Parents to Insure a College Education for Their Children

The first statement read as follows:

> "It is the primary responsibility of parents to make sure that their children are able to get a college education, and they should be willing to make whatever sacrifices are necessary."

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[1] No contact was made with parents to check the validity of the student's judgements.

The students were also asked:

> "To what extent do you think your parents agree or disagree with your opinion.....?"

The distribution of responses to the initial question and the extent to which students felt their parents agreed or disagreed are shown in Tables 5.01 and 5.02, respectively. As the data in Tables 5.01 show, opinion was divided evenly between agreement and disagreement with this statement, although consensus seemed to tend slightly toward disagreement. Slightly more than half (51.3 per cent) of the students either disagreed or strongly disagreed with the statement, compared with 42.1 per cent who agreed or strongly agreed. Only 6.6 per cent of the group indicated that they had no opinion (checked "don't know"). There was very little difference in attitude between the males and females on the several campuses, except for the fact that a much higher proportion of the female students on the Morris Campus (88.0 per cent) indicated that they disagreed or strongly disagreed with the idea in the statement. The male students on the Morris Campus, too, felt more strongly than did their male counterparts on the other two campuses about their disagreement with the statement, although only a slight majority indicated that they disagreed (39.1 per cent) or strongly disagreed (13.0 per cent) with the statement.

The students seemed quite confident that their attitudes about the statement cited above were supported by their parents, as is shown by the fact that overall 68.6 per cent of the respondents indicated that their parents either agreed or strongly agreed with their opinion.(Table 5.02). One out of seven of the students (14.6 per cent) were uncertain about their parents' agreement, while 16.8 per cent indicated that they thought that their parents disagreed or strongly disagreed with their opinion. Once again the students at the Morris Campus seemed to differ slightly from their counterparts on the Twin Cities and Duluth Campuses, with a higher proportion (72.0 per cent) reporting that they believed their parents agreed or strongly agreed with their own expressed opinions. Similarly, a smaller proportion (11.7 per cent) believed that their parents disagreed with their position. Female students on each campus seemed to feel that their parents were in stronger agreement with their opinions than did the male students.

Thus, while the students seemed to disagree that parents should be willing to make whatever sacrifices are necessary to make a college education possible for their children, one cannot conclude from these data *prima facie* that the parents are equally in disagreement with the statement, even though more than two-thirds of the students believed that their parents agreed with their opinions. However, a special analysis of the extent to which the *students who disagreed* with the statement believed that their parents were in agreement with their positions showed that two-thirds thought that their parents agreed with their opinions. Interestingly, a much higher proportion (94 per cent) of the students who agreed with the statement indicated parental agreement with their opinions.

It seems sufficient to say, however, that almost as many students believe that parents should make every sacrifice necessary to facilitate a college education for their children, as do not expect this kind of parental obligation.

Table 5.01: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "IT IS THE PRIMARY RESPONSIBILITY OF PARENTS TO MAKE SURE THAT THEIR CHILDREN ARE ABLE TO GET A COLLEGE EDUCATION, AND THEY SHOULD BE WILLING TO MAKE WHATEVER SACRIFICES ARE NECESSARY," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	64	6.1	366	34.8	79	7.5	468	44.5	75	7.1	1,052	100.0
Female	56	7.2	296	38.3	43	5.6	334	43.3	43	5.6	772	100.0
Total	120	6.6	662	36.3	122	6.7	802	43.9	118	6.5	1,824	100.0
Duluth												
Male	17	7.6	74	33.0	15	6.7	102	45.6	16	7.1	224	100.0
Female	12	9.3	45	34.9	4	3.1	56	43.4	12	9.3	129	100.0
Total	29	8.2	119	33.7	19	5.4	158	44.8	28	7.9	353	100.0
Morris												
Male	1	2.2	15	32.7	6	13.0	18	39.1	6	13.0	46	100.0
Female	2	5.0	4	10.0	2	5.0	25	62.5	7	17.5	40	100.0
Total	3	3.5	19	22.1	8	9.3	43	50.0	13	15.1	86	100.0
All Campuses												
Male	82	6.2	455	34.4	100	7.6	588	44.5	97	7.3	1,322	100.0
Female	70	7.4	345	36.7	49	5.2	415	44.1	62	6.6	941	100.0
Total	152	6.7	800	35.4	149	6.6	1,003	44.3	159	7.0	2,263	100.0

Table 5.02: RESPONDENTS' ESTIMATES OF EXTENT TO WHICH PARENTS AGREED OR DISAGREED WITH STUDENTS" OPINIONS ABOUT THE STATEMENT: "IT IS THE PRIMARY RESPONSIBILITY OF PARENTS TO MAKE SURE THAT THEIR CHILDREN ARE ABLE TO GET A COLLEGE EDUCATION, AND THEY SHOULD BE WILLING TO MAKE WHATEVER SACRIFICES ARE NECESSARY," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	157	15.0	539	51.2	185	17.6	159	15.1	12	1.1	1,052	100.0
Female	152	19.7	405	52.5	85	11.0	106	13.7	24	3.1	772	100.0
Total	309	16.9	944	51.8	270	14.8	265	14.5	36	2.0	1,824	100.0
Duluth												
Male	31	13.8	121	54.0	36	16.1	29	13.0	7	3.1	224	100.0
Female	28	21.9	56	43.7	10	7.8	28	21.9	6	4.7	128	100.0
Total	59	16.7	177	50.3	46	13.1	57	16.2	13	3.7	352	100.0
Morris												
Male	5	10.9	29	63.0	8	17.4	4	8.7	0	0.0	46	100.0
Female	7	17.5	21	52.5	6	15.0	5	12.5	1	2.5	40	100.0
Total	12	13.9	50	58.1	14	16.3	9	10.5	1	1.2	86	100.0
All Campuses												
Male	193	14.6	689	52.1	229	17.3	192	14.5	19	1.5	1,322	100.0
Female	187	19.9	482	51.3	101	10.7	139	14.8	31	3.3	940	100.0
Total	380	16.8	1,171	51.8	330	14.6	331	14.6	50	2.2	2,262	100.0

Equalization of Costs for Students Who Must Go Away to College with Costs for Students Who Can Live at Home and Attend College

Findings of this and other studies indicate that students who are fortunate enough to live in a region where an institution of higher education is close at hand are able to attend a college or university at much less cost than can students who must leave home to attend an institution. It has been suggested that some governmental agencies or the institutions themselves should adopt a plan to equalize the educational costs of these two groups. The students were asked to indicate their opinions about this matter by reacting to the statement:

> "Overall cost of University attendance to students who live with parents is much less than the cost for students who cannot do so. A plan should be developed to equalize the cost between these two living arrangements."

A slight majority of the respondents (54.3 per cent) disagreed, either mildly or strongly,with the statement, nearly 16 per cent indicated that they did not know, and 29.8 per cent indicated that they agreed or strongly agreed (Table 5.03). There was no appreciable difference by sex, either within or among campuses. One might expect, however, that students who were attending school at the Duluth or Morris Campus might have opinions different from those at the Twin Cities Campus, since the proportion of the student body on each of the first two campuses who lived in Campus Housing was greater than on the Twin Cities Campus, and to some extent this is true. However, the difference came out in a direction different from what one might have surmised. A larger proportion (60.5 per cent) of the Morris students indicated that they disagreed or strongly disagreed with this equalization idea, compared with 55.1 per cent of the students on the Twin Cities Campus and 48.7 per cent of the students on the Duluth Campus. Only slightly over 5 per cent of the students on any of the three campuses indicated strong support for the idea of an equalization plan.

Higher Education Costs to the Student Related to Ability to Pay

Much has been heard recently, both locally and on the national scene, from people who advocate scaling costs of higher education according to ability to pay. Using the progressive-income tax as a model, tuition and costs to students attending college would vary according to the income level of the student and his parents. The students in this study were asked to react to this statement:

> "The costs of higher education should be paid by the students on the same basis as the progressive income tax: that is, cost to the student should vary according to the ability of the student and his family to pay."

Table 5.03: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "OVER-ALL COST OF UNIVERSITY ATTENDANCE TO STUDENTS WHO LIVE WITH PARENTS IS MUCH LESS THAN THE COST FOR STUDENTS WHO CANNOT DO SO. A PLAN SHOULD BE DEVELOPED TO EQUALIZE THE COST BETWEEN THESE TWO LIVING ARRANGEMENTS," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	60	5.7	243	23.1	149	14.2	398	37.8	202	19.2	1,052	100.0
Female	33	4.3	195	25.3	139	18.3	307	39.7	98	12.7	772	100.0
Total	93	5.1	438	24.0	288	15.8	705	38.6	300	16.5	1,824	100.0
Duluth												
Male	14	6.3	63	28.1	37	16.5	81	36.2	29	12.9	224	100.0
Female	6	4.6	39	30.2	22	17.1	50	38.8	12	9.3	129	100.0
Total	20	5.7	102	28.9	59	16.7	131	37.1	41	11.6	353	100.0
Morris												
Male	2	4.4	8	17.4	8	17.4	18	39.1	10	21.7	46	100.0
Female	3	7.5	8	20.0	5	12.5	18	45.0	6	15.0	40	100.0
Total	5	5.8	16	18.6	13	15.1	36	41.9	16	18.6	86	100.0
All Campuses												
Male	76	5.7	314	23.8	194	14.7	497	37.6	241	18.2	1,322	100.0
Female	42	4.5	242	25.7	166	17.6	375	39.9	116	12.3	941	100.0
Total	118	5.2	556	24.6	360	15.9	872	38.5	357	15.8	2,263	100.0

Consensus on this matter was again one of disagreement, as Table 5.04 shows, with 57.2 per cent of the respondents indicating that they disagreed or strongly disagreed with the statement. Again, a slightly higher proportion of the students at the Morris Campus (60.5 per cent) than of those on the other campuses indicated some level of disagreement, but a slightly negative reaction was generally consistent among the students on the three campuses. In only one instance (the female students at the Morris Campus, with 35.0 per cent) did more than a third of the respondents, male or female, indicate agreement or strong agreement with the idea. The male students on the Morris Campus differed somewhat from the male students on the Duluth and Twin Cities Campuses, with only 17.4 per cent indicating agreement with the idea, compared with 32.6 and 32.3 per cent of the male students on the Duluth and Twin Cities Campuses, respectively.

Parental Support for Married Students

Recent years have witnessed an increase in the number of students who get married at college entrance or during their undergraduate years of college. Some of these married couples seem to feel that it is a natural expectation to receive financial support from their parents, while others feel that if they are willing to assume the responsibilities of marriage, they should be willing to assume the responsibility for financial self-sufficiency that accompanies it. To obtain student reactions to the idea of support for married students, the recipients of the questionnaire were asked to indicate whether they disagreed or agreed with the following statement:

> "Married students are entitled to the same level and extent of financial support from parents as single students."

The respondents rather clearly rejected the idea of equivalent financial support for married students (Table 5.05), 71 per cent of the group indicating disagreement or strong disagreement with the statement, and an even higher proportion of the females (77.8 per cent) than of the males (66.2 per cent) indicating such disagreement. Females also seemed to be stronger in their disagreement than the males.

Students on the Morris Campus seemed to be a little less certain about their position on this issue, with 15.1 per cent indicating that they did not know, compared with about 10 per cent of the students on the other campuses.

Data in Table 5.06 show the extent to which students believed that their parents agreed with their opinions concerning parental support of married students. Overall, and on each campus, about three out of five of the students believed that their parents either agreed or strongly agreed with their opinions. A much larger proportion of the students were uncertain on this issue, however, than on the earlier issue concerning parental responsibility, with more than a fourth (27.3 per cent) of the total group indicating that they did not know whether their parents

Table 5.04: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "THE COSTS OF HIGHER EDUCATION SHOULD BE PAID BY STUDENTS ON THE SAME BASIS AS THE PROGRESSIVE INCOME TAX: THAT IS, COST TO THE STUDENT SHOULD VARY ACCORDING TO THE ABILITY OF THE STUDENT AND HIS FAMILY TO PAY," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	107	10.2	232	22.1	105	10.0	360	34.2	247	23.5	1,051	100.0
Female	68	8.8	170	22.0	100	13.0	293	37.9	141	18.3	772	100.0
Total	175	9.6	402	22.1	205	11.3	653	35.8	388	21.2	1,823	100.0
Duluth												
Male	25	11.2	48	21.4	24	10.7	81	36.2	46	20.5	224	100.0
Female	8	6.2	33	25.6	15	11.6	50	38.8	23	17.8	129	100.0
Total	33	9.4	81	22.9	39	11.0	131	37.1	69	19.6	353	100.0
Morris												
Male	4	8.7	4	8.7	5	10.9	21	45.6	12	26.1	46	100.0
Female	3	7.5	11	27.5	7	17.5	12	30.0	7	17.5	40	100.0
Total	7	8.1	15	17.4	12	14.0	33	38.4	19	22.1	86	100.0
All Campuses												
Male	136	10.3	284	21.5	134	10.1	462	35.0	305	23.1	1,321	100.0
Female	79	8.4	214	22.7	122	12.9	255	37.8	171	18.2	941	100.0
Total	215	9.5	498	22.0	256	11.3	817	36.1	476	21.1	2,262	100.0

Table 5.05: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "MARRIED STUDENTS ARE ENTITLED TO THE SAME LEVEL AND EXTENT OF FINANCIAL SUPPORT FROM PARENTS AS SINGLE STUDENTS," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	32	3.0	184	17.5	124	11.8	515	49.0	197	18.7	1,052	100.0
Female	15	1,9	89	11.5	57	7.4	408	52.9	203	26.3	772	100.0
Total	47	2.6	273	15.0	181	9.9	923	50.6	400	21.9	1,824	100.0
Duluth												
Male	14	6.2	45	20.1	25	11.2	108	48.2	32	14.3	224	100.0
Female	7	5.4	17	13.2	11	8.5	61	47.5	33	25.6	129	100.0
Total	21	5.9	62	17.6	36	10.2	169	47.9	65	18.4	353	100.0
Morris												
Male	0	0.0	15	32.6	7	15.2	21	45.7	3	6.5	46	100.0
Female	0	0.0	7	17.5	6	15.0	20	50.0	7	17.5	40	100.0
Total	0	0.0	22	25.6	13	15.1	41	47.7	10	11.6	86	100.0
All Campuses												
Male	46	3.5	244	18.5	156	11.8	644	48.7	232	17.5	1,322	100.0
Female	22	2.3	113	12.0	74	7.9	489	52.0	243	25.8	941	100.0
Total	68	3.0	357	15.8	230	10.2	1,133	50.0	475	21.0	2,263	100.0

Table 5.06: RESPONDENTS' ESTIMATE OF EXTENT TO WHICH PARENTS AGREED OR DISAGREED WITH STUDENTS' OPINIONS ABOUT THE STATEMENT: "MARRIED STUDENTS ARE ENTITLED TO THE SAME LEVEL AND EXTENT OF FINANCIAL SUPPORT FROM PARENTS AS SINGLE STUDENTS," BY CAMPUS AND SEX, STUDENT FINANCES STUDY 1965-66 ACADEMIC YEAR

Campus and Sex	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	130	12.4	462	43.9	335	31.8	108	10.3	17	1.6	1,052	100.0
Female	167	21.7	328	42.5	154	20.0	89	11.5	33	4.3	771	100.0
Total	297	16.3	790	43.4	489	26.8	197	10.8	50	2.7	1,823	100.0
Duluth												
Male	23	10.3	105	46.9	69	30.8	18	8.0	9	4.0	224	100.0
Female	29	22.7	51	39.8	26	20.3	14	10.9	8	6.3	128	100.0
Total	52	14.8	156	44.3	95	27.0	32	9.1	17	4.8	352	100.0
Morris												
Male	0	0.0	25	54.4	18	39.1	2	4.3	1	2.2	46	100.0
Female	9	22.5	14	35.0	15	37.5	2	5.0	0	0.0	40	100.0
Total	9	10.5	39	45.3	33	38.4	4	4.6	1	1.2	86	100.0
All Campuses												
Male	153	11.6	592	44.8	422	31.9	128	9.7	27	2.0	1,322	100.0
Female	205	21.8	393	41.8	195	20.8	105	11.2	41	4.4	939	100.0
Total	358	15.8	985	43.6	617	27.3	233	10.3	68	3.0	2,261	100.0

agreed or disagreed with their judgment, nearly 40 per cent of the students at Morris indicating such uncertainty.

Again, a special analysis of estimated parental agreement in relation to the students' opinions was made. Of those who disagreed with the statement, 85 per cent thought that their parents supported their view. Of those who agreed with the statement, only 71 per cent indicated parental agreement.

The "Open Door" Policy for Public Colleges and Universities

Sharp inter-campus differences were found when students were asked to react to the statement:

> "In a democracy, everyone should have an equal chance to improve himself. Enrollment in a public tax supported college or university should be available to every high school graduate regardless of his or her academic record or test scores."

Student opinion on this issue was most evenly divided among the students of the Duluth Campus, where 46.8 per cent agreed or strongly agreed with the thesis, while 48.1 per cent indicated some degree of disagreement (see Table 5.07).

Students on the Morris Campus were in least agreement with the proposition, only 23.3 per cent indicating agreement or strong agreement, while students on the Twin Cities Campus fell in between, with 38.3 per cent showing agreement or strong agreement. On all campuses only about 5 per cent indicated that they had no opinion on the issue.

Female students on the Morris Campus tended to show the strongest disagreement with the "open door" admissions idea, with 57.5 per cent indicating disagreement and 25 per cent indicating strong disagreement with the proposition. In general, the female students seemed to disapprove more of this idea than did the male students. Among the male students, those on the Duluth Campus were strongest in favor of the "open door" idea, with 31.7 per cent indicating agreement, and an additional 18.7 per cent indicating strong agreement. The differences by sex and by campus raise interesting questions of relationship between the attitudes expressed and such factors as the socio-economic status of the families, the levels of education of the parents, and the academic ability of the respondents.

Attitude Towards Selective Admissions for Higher Education

A question designed to elicit opinions about academic selectivity for admission to public institutions of higher education was devised as a sort of cross validation of the response to the statement indicated in the previous section. The distribution of opinions shown in Table 5.08

Table 5.07: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "IN A DEMOCRACY, EVERYONE SHOULD HAVE AN EQUAL CHANCE TO IMPROVE HIMSELF. ENROLLMENT IN A PUBLIC TAX-SUPPORTED COLLEGE OR UNIVERSITY SHOULD BE AVAILABLE TO EVERY HIGH SCHOOL GRADUATE REGARDLESS OF HIS OR HER ACADEMIC RECORD OR TEST SCORES," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	146	13.9	295	28.1	53	5.0	379	36.0	179	17.0	1,052	100.0
Female	63	8.2	194	25.1	47	6.1	329	42.6	139	18.0	772	100.0
Total	209	11.5	489	26.8	100	5.5	708	38.8	318	17.4	1,824	100.0
Duluth												
Male	42	18.7	71	31.7	12	5.4	65	29.0	34	15.2	244	100.0
Female	14	10.8	38	29.5	6	4.7	55	42.6	16	12.4	129	100.0
Total	56	15.9	109	30.9	18	5.1	120	33.9	50	14.2	353	100.0
Morris												
Male	4	8.7	10	21.7	3	6.5	15	32.6	14	30.5	46	100.0
Female	2	5.0	4	10.0	1	2.5	23	57.5	10	25.0	40	100.0
Total	6	7.0	14	16.3	4	4.6	38	44.2	24	27.9	86	100.0
All Campuses												
Male	192	14.5	376	28.4	68	5.2	459	34.7	227	17.2	1,322	100.0
Female	79	8.4	236	25.1	54	5.7	407	43.3	165	17.5	941	100.0
Total	271	12.0	612	27.0	122	5.4	866	38.3	392	17.3	2,263	100.0

Table 5.08: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "MANY EXPERTS FEEL THAT THE ECONOMY WILL NOT BE ABLE TO PROVIDE PUBLICLY-SUPPORTED HIGHER EDUCATION FOR ALL WHO WANT IT. IT SHOULD BE AVAILABLE ONLY FOR THOSE WHO ARE THE MOST CAPABLE OF DOING SATISFACTORY COLLEGE WORK," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	124	11.8	429	40.9	84	8.0	292	27.8	121	11.5	1,050	100.0
Female	97	12.6	319	41.3	56	7.2	242	31.4	58	7.5	772	100.0
Total	221	12.1	748	41.1	140	7.7	534	29.5	179	9.8	1,822	100.0
Duluth												
Male	21	9.4	90	40.2	17	7.6	72	32.1	24	10.7	224	100.0
Female	19	14.7	59	45.7	8	6.2	29	22.5	14	10.9	129	100.0
Total	40	11.3	149	42.2	25	7.1	101	28.6	38	10.8	353	100.0
Morris												
Male	3	6.5	21	45.6	5	10.9	13	28.3	4	8.7	46	100.0
Female	4	10.0	17	42.5	4	10.0	13	32.5	2	5.0	40	100.0
Total	7	8.1	38	44.2	9	10.5	26	30.2	6	7.0	86	100.0
All Campuses												
Male	148	11.2	540	40.9	106	8.0	377	28.6	149	11.3	1,320	100.0
Female	120	12.7	395	42.0	68	7.2	284	30.2	74	7.9	941	100.0
Total	268	11.9	935	41.3	174	7.7	661	29.2	223	9.9	2,261	100.0

reflects reactions to the question:

> "Many experts feel that the economy will not be able to provide publicly-supported education for all who want it. It should be available only for those who are the most capable of doing satisfactory college work."

Reactions to this statement were found to be consistent with reactions to the previous statement, with slightly more than half of the students indicating agreement or strong agreement with the thesis that higher education should be available only for those who are most capable of doing satisfactory college work. The percentages of respondents indicating the various levels of agreement or disagreement were quite consistent among the students on the three campuses, although a higher proportion of the females than of the males on both the Duluth and Morris Campuses indicated strong agreement with the statement.

It seems clear from the responses to the two previous statements that the majority of the students who replied to the questionnaire believe that some form of selectivity is necessary and desirable for admission to public colleges and universities, and that opportunity should be available only for those who indicate that they have some potential for doing satisfactory college work.

Attitudes Toward Governmental Support and Free Higher Education for all Qualified Students

After ascertaining the students' attitudes about the most democratic opportunity for higher education, i.e., making higher education available for any student who had graduated from high school, and then following up by determining student reactions to the proposition that higher education should be available only for those who are qualified and show a potential for college work, an additional question was posed to determine student attitudes toward practices current in some foreign countries, in which the government provides full support for students attending universities, and the cost of education is completely free to the students. Students were therefore asked to react to the following statement:

> "Some countries of the world provide full support and free higher education to all qualified students because they believe that the whole country will benefit from having many highly educated persons. The United States should do the same."

A relatively high proportion of the students indicated some uncertainty about their reaction to this statement, with 14.2 per cent of the total group checking the "don't know" category (Table 5.09). Some felt strongly about the statement; 13.9 per cent indicated strong agreement and 7.8 per cent indicated strong disagreement. Students on the Morris Campus tended to disagree with the statement more strongly than their counterparts on the other Campuses, with 17.4 per cent of the males and 17.5 per cent of the females strongly disagreeing. Nearly three out of five of the males on the Morris Campus indicated disagreement or

Table 5.09: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "SOME COUNTRIES OF THE WORLD PROVIDE FULL SUPPORT AND FREE HIGHER EDUCATION TO ALL QUALIFIED STUDENTS BECAUSE THEY BELIEVE THAT THE WHOLE COUNTRY WILL BENEFIT FROM HAVING MANY HIGHLY EDUCATED PERSONS. THE UNITED STATES SHOULD DO THE SAME," BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Don't Know		Disagree		Strongly Disagree		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Twin Cities												
Male	142	13.5	343	32.7	128	12.2	336	32.0	101	9.6	1,050	100.0
Female	115	14.9	256	33.2	122	15.8	244	31.6	35	4.5	772	100.0
Total	257	14.1	599	32.9	250	13.7	580	31.8	136	7.5	1,822	100.0
Duluth												
Male	31	13.8	63	28.2	31	13.8	75	33.5	24	10.7	224	100.0
Female	20	15.5	41	31.8	24	18.6	39	30.2	5	3.9	129	100.0
Total	51	14.4	104	29.5	55	15.6	114	32.3	29	8.2	353	100.0
Morris												
Male	1	2.2	10	21.7	8	17.4	19	41.3	8	17.4	46	100.0
Female	6	15.0	13	32.5	7	17.5	11	27.5	3	7.5	40	100.0
Total	7	8.2	23	26.7	15	17.4	30	34.9	11	12.8	86	100.0
All Campuses												
Male	174	13.2	416	31.5	167	12.6	430	32.6	133	10.1	1,320	100.0
Female	141	15.0	310	32.9	153	16.3	294	31.2	43	4.6	941	100.0
Total	315	13.9	726	32.1	320	14.2	724	32.0	176	7.8	2,261	100.0

strong disagreement with the idea. Taking all respondents together, nearly half (46 per cent) indicated agreement or strong agreement with the idea that the United States should provide full support and free higher education to all qualified students, while 39.8 per cent disagreed with the idea. The consensus is marginal, however, because if the 14 per cent who took no position on the issue were to vote one way or the other, the pendulum could swing either way.

SUMMARY

The study of student financial support and pattern of expenditures was sparked by interest shown by the Minnesota Student Association in what appeared to be an increasing tendency toward increased tuition rates. The Student Association officers, working with the Senate Committee on Institutional Research and the Office of the Vice President for Educational Relationships and Development, agreed that a matter of such general importance and concern warranted a large scale investigation of the pattern and extent of student expenditures while attending the University, together with an analysis of their sources of support, their attitudes about increased costs, and the relationship of these variables to such things as type of housing, socio-economic status of the family, number of siblings, and other background data. Information was also sought about how students had coped with unexpected increases in cost of their University education during the year under study (1965-66), and the attitudes of students and their parents about several basic issues facing higher education today, including alternate modes of financing.

A special faculty advisory committee (including students) was appointed by the Chairman of the Senate Committee on Institutional Research to work with the staff of the Bureau in developing an instrument to obtain the necessary information. Because the resulting six page questionnaire was designed to ask students to report actual expenditures during the preceding academic year, and was to be administered during the Fall Quarter of the 1966-67 year, it was not possible to include freshman students. The decision was made therefore to restrict the study to students who were sophomores, juniors, or seniors who had been in attendance at the University during one or more quarters of the 1965-66 academic year. A subsequent study was planned to survey the freshmen and their financial experiences during the Fall Quarter of the 1966-67 year (results of the freshman survey will be reported in a later publication). A sample of approximately 12 per cent of the 22,472 students was defined as the study population, resulting in a working sample of 2,684 male and female students in the sophomore through the senior classes. Usable responses were received from approximately 85 per cent of the sample. A profile of several characteristics of the students would include the following: a median grade point average of 2.41, 78 per cent with a high school percentile rank of 60 or better, 63 per cent with a percentile rank of 60 or better on the state-wide college ability test, 60 per cent living at home with parents or relatives, 97 per cent single, 22 per cent with no siblings. In addition, 39 per cent of the fathers and 36 per cent of the mothers had education beyond the high school. More than half (56 per cent) of the fathers held "white collar" occupations. The average (median) parental income reported was $8,178. About 4 per cent of the parents had incomes under $3,000, and 5 per cent had incomes of $25,000 or more.

The summary of the results which follows will be divided into sections corresponding to the major chapters of the report. For additional detail, the reader is directed to the relevant section of the respective chapters, to the Appendix, or to the Bureau of Institutional Research where tables of data too detailed for inclusion in this report will be available. Findings cited below reflect the authors' selection of what seemed to be the most interesting, surprising, or useful "hard fact" information derived from the study.

Sources of Income

1. The major source of income for the students was the family, although 24.3 per cent reported that they received no support from this source.

2. Of the five sources of support listed--family or relatives, employment, scholarship or grant, loans, or savings--only two other sources besides family--employment and savings--were reported to have contributed at least some part of the students' income for the academic year by more than half of the students. About three per cent earned all their support by working and about four per cent relied entirely on their savings.

3. Differences by sex were observed. For example, about 18 per cent of the females received all of their financial support from their family compared with only 7 per cent of the males. Consistent with these data was the finding that 29 per cent of the males, compared with 17 per cent of the females, reported that they received no income from their family to assist them through college during the year under study. Differences in the extent of family support were very slight among the three campuses.

4. Large proportions of both the male and female students depended on income from employment; about 61 per cent of the males and 52 per cent of the females worked. Of those who did work, either for pay or for room and board, more than one-fourth of the males and 18 per cent of the females reported that money earned accounted for at least 40 per cent of their total income. The proportions of students who worked to support themselves was largest on the Twin Cities Campus (62 per cent), next largest on the Duluth Campus (58 per cent) and smallest on the Morris Campus (52 per cent).

5. A remarkably consistent percentage of the students reported no support from scholarships and grants, both by sex and among campuses. Between 80 and 85 per cent of the students in the two sex groups or on the three campuses reported no scholarship or grant income. Only three per cent of the students reported that scholarships and grants comprised as much as 60 per cent of their total income.

6. Only one student in nine reported any support from loans. Students on the Morris Campus, however, showed a stronger reliance on loans than was true for students on the other two campuses.

7. Male students relied more than female students on savings, with 38 per cent of the males compared with 18 per cent of the females reporting that money withdrawn from savings accounted for at least 40 per cent of their total income. On the Morris Campus, more than half of the males received more than 40 per cent of their income from savings.

Income Variations by Type of Student Residence

It is a common assumption that the cost of attending a college or university is substantially lower for students who are able to live at home and commute to the institution. Little data are available, however, to indicate just how much difference does exist as a result of different types of housing. One of the purposes of the study, therefore, was to classify the student respondents into three groups, according to their types of residence: (1) the parental home or a relative's home; (2) fraternities or sororities, university residence halls or other residences operated by the University; (3) residences owned privately or rented from private owners--predominantly rooms or apartments occupied singly or by groups of students. The first type has been referred to in this study as "Home," the second as "Campus Housing," and the third as "Private Rental." These terms will be used in the summary statements that follow.

8. Examination of three background variables of the students--family income, father's occupation, and parental education, indicated that substantial differences existed in these background factors among students living in the different types of residences. As a group, for example, the parental backgrounds of students in Campus Housing were such as to be most likely to provide strong financial support for a university education. Those in Private Rental had the least potential in their parental backgrounds, with the students living at home intermediate in such potential. For example, students living in Campus Housing had the highest proportion of parents with a college education (26.7 per cent), and the next to the highest percentage with a parental income of $10,000 or more (44.3 per cent, 48.3 per cent for Home students).

9. Consistent with the findings just reported, 45.5 per cent of the Private Rental students received less than a fifth of their support from their families compared with 29.5 and 31.3 per cent, respectively, for the Campus Housing and Home groups.

10. The proportions who worked to earn 60 per cent or more of their income were 17.8 per cent, 14.3 per cent, and 4.3 per cent for the Private Rental, the Home, and the Campus Housing groups, respectively.

Income Variations by Selected Background Characteristics

11. As would be expected, the extent of parental support was related to the level of parental income. More than half of the students whose parental income was less than $7,500 received less than one-fifth of their support from their families, compared with 12.4 per cent of the students whose parental income was $15,000 or more.

12. Apparently having brothers or sisters did not affect the level of parental support received by the students, unless there were three or more siblings. Approximately the same proportions (about 28 per cent)

of the students with none, one, or two siblings reported that they had received less than 20 per cent of their support from their parents, while 43 per cent of those who had three or more siblings received less than 20 per cent of their support from their parents. Similarly, a much larger proportion, 29.7 per cent, of those with three or more siblings received no parental support, compared with 17.9 per cent of those with one or two siblings, and 15.9 per cent with no siblings.

13. Students whose fathers held a professional or managerial position were about as apt to work to earn part of their support as were students whose fathers were farther down the occupational scales. Similarly, the number of siblings did not seem to be strongly related to whether or not a student worked.

14. Eighty-seven per cent of the respondents reported that they had no income from loans. Loans tended to be used most by students whose parental incomes were less than $7,500 or $15,000 and above, although the percentage of each of these groups using loans as a source of income did not exceed 25 per cent. Students whose fathers were in professional and managerial occupations used loans nearly as much as students with fathers in other occupations. Interestingly, 15.8 per cent of the students who had no siblings used loans compared with only 8.7 per cent of the students who had one or two siblings.

15. The great majority (more than 80 per cent) of the students did not use either scholarships or grants for any part of their total income. Only 5.8 per cent reported that scholarships and grants comprised at least 40 per cent of their total income. As expected, the percentage of students who received scholarships and grants decreases as measures of academic ability decreases.

Student Financial Assistance Sought and Granted: Loans, Grants and Scholarships

Information was gathered not only on financial assistance obtained through official University programs on the three campuses, but also on aid from other sources such as banks, finance companies, or non-profit fraternal educational or religious organizations. Data were gathered on the amount of assistance sought as well as the amount granted.

16. Less than one-fourth (23.8 per cent) reported that they had applied for a loan, scholarship or grant. These 528 students reported that they had requested an average amount of $637, but the 456 individuals (86.4 per cent) who received aid reported amounts averaging $560. The 528 applicants made 511 applications through the University (average amount $495) and 192 applications elsewhere (average amount $439). The number of grants made through the University was 432, with an average amount of $429. One hundred and seventy-five grants were received from other sources with an average amount of $401. Thus the ratio of University student financial assistance to non-University assistance was more than 5 to 2.

17. Few loans were sought from non-University sources, compared with the number of scholarships or grants sought (48 compared with 144, respectively). Assistance sought through University programs was about equal, however, with

257 loans sought compared with 254 scholarships or grants. University programs approved 90 per cent of the loans requested, compared with an approval rate of 96 per cent of those reported sought elsewhere. Seventy-nine per cent of the applications for scholarships or grants were approved by the University, compared with 89 per cent of those applied for elsewhere.

18. No appreciable differences were found between males and females in the percentage that applied for financial aid. A higher percentage of both males and females on the Morris Campus applied for aid than on the other campuses. This seems to reflect the much higher proportion of Morris students who reported parental income of less than $6,000 (50.6 per cent compared with 26.9 and 19.4 per cent, respectively, for the Duluth and Twin Cities Campuses).

19. Twenty-nine and two tenths per cent of the loans sought were for amounts of $800 or over, while only 8.1 per cent of the scholarships or grants sought were for these larger amounts. Similarly, about a fifth of the loans granted were for at least $800, compared with only 6 per cent of the scholarships or grants which were of comparable size.

20. Students who lived with parents or relatives sought, and were granted, financial aid in much smaller amounts compared with the other student residence groups. Campus Housing students were more apt to seek aid in large amounts than students in the other types of residence (47.2 per cent sought aid in the amount of $800 or more, in contrast to 35.6 and 16.1 per cent of the Private Rental and Home students, respectively).

21. The percentage of students who sought aid was more than four times as large for those whose parental income was low (less than $7,500) as for those with a high parental income ($15,000 or more). Overall these percentages were 36.4 and 8.2 per cent, respectively, but the percentages for the females were slightly higher for the first income category and slightly lower for the second income category.

22. An analysis of the student financial assistance data in terms of fathers' occupations showed that the smallest proportions, for both male and female students, who applied for loans, scholarships or grants were those whose fathers had occupations in the professional and managerial category. Although it has been previously suggested that students coming from farm Homes reported parental cash income in the lower brackets, a relatively small proportion of the students whose fathers' occupations were listed as farm and general reported that they applied for some kind of financial assistance (22.5 per cent).

Student Employment

23. Overall, 57.4 per cent of the students reported that they had worked for pay or in exchange for room and board at some time during the academic year. The median number of hours worked was 16.7 and the median

pay was $1.53 per hour. Differences by sex were small, with 61.1 per cent of the males and 52.1 per cent of the females reporting some work activity. However, the males worked more (an average of 17.8 hours) than did the females (an average of 15.2 hours per week), and the hourly pay was better for the males than for the females ($1.60 compared with $1.44, respectively). Substantial differences among the three campuses were also found, with the students on the Duluth and Twin Cities Campuses having an average work week five or six hours higher than that for the students on the Morris Campus, and with the median wage ranging from a high of $1.55 for the students on the Twin Cities Campus to $1.46 for students on the Duluth Campus to $1.34 for students on the Morris Campus.

24. When asked whether working seriously hurt their grades, 30 per cent answered "yes." The students were also asked whether they would have used their time for various on-campus activities if they had not worked. About three out of five students indicated that they would have spent the time with student organizations, attending concerts, plays, forums, or other extra-curricular activities.

25. Sharp differences in the working habits of students on the various campuses were noted. Whereas the proportions of males and females attending the Twin Cities and Duluth Campuses who worked were about equal, on the Morris Campus the proportion of females who worked was nearly twice that of the males. The highest proportion of male students that worked was on the Twin Cities Campus, and the highest proportion of female students that worked was on the Morris Campus. Inter-campus differences were also found in the number of hours worked. Male Duluth students had a longer work-week than their counterparts on other campuses: 61 per cent worked at least 19 hours per week, one-fourth worked from 27 to 40 hours. In comparison, about 13 per cent of the Twin Cities male students worked 27 to 40 hours, and 6.6 per cent of the Morris students worked 27 to 40 hours per week. On all campuses the males tended to work more hours than the females.

26. Not surprisingly, students who lived at home or in Private Rental units were more apt to have worked than students who lived in Campus Housing. More than two-thirds of the male students living in Private Rental units, and more than three-fifths of the male students living at Home held jobs during the academic year. Nearly three-fifths of the male students in Campus Housing did so. Almost 60 per cent of the females living in Private Rental units or at Home held jobs, compared with 43 per cent of the females living in Campus Housing. Both male and female students who lived in Private Rental units were not only more apt to be working, but were found to be working consistently more hours than their counterparts in the other types of residence. Among the females, nearly twice the proportion of those living in Private Rental units compared with those living in Campus Housing reported work weeks of 19 hours or more. Among the males, nearly half of these living in Private Rental and at Home reported work weeks of 19 hours or more. Larger proportions of the male and female students living in Private Rental units also reported the higher wages, with 43 per cent of the males and 20 per cent of the females reporting hourly wages of $1.80 or more.

27. Two-thirds of the students whose parental income was less than $7,500 worked, compared with 56 per cent of those whose parents had an income between $7,500 and $14,999, and 41 per cent of those whose parental incomes were $15,000 plus. As would be expected, students with a larger number of brothers and sisters were more apt to have reported employment.

Expenditures

Information was requested from each student concerning all out-of-pocket expenses other than those included in the household expenses of the student's family (for those living at Home). This procedure was used because it seemed unreasonable to expect a student to separate the costs of food, shelter and utilities associated with his parents' household budget and to allocate them to costs that would be identified with his residence there. Thus, it is clear that the data reported in this study represent an understatement of overall costs to the family of the student living at Home. This makes it extremely difficult to compare costs of students living at Home with students living in Private Rental or Campus Housing. One way of providing some measure of comparability is to adopt the level of expenditures used by the State Welfare Board to depict the average home in Hennepin and Ramsey counties as a basis for maintenance of young persons at age 18. This figure in 1965-66 was $70 per month or $210 per academic quarter. In comparison, the cost for housing in a University Residence Hall for the academic year 1965-66 was $925, or about $308 per quarter.

Student expenditures were surveyed as comprehensively as possible, with information requested concerning (1) costs directly connected with matriculation within the University, including tuition, books and commuting costs, (2) personal costs, including such things as expenditures for personal grooming, clothing, recreation, health, insurance, etc., and (3) money spent on inter-term or holiday vacations, as well as (4) costs for room and board.

28. No significant differences were found among expenditures for the Fall, Winter, or Spring quarters. Thus data reported in this study represent data for the Fall quarter but represent equally well an average figure for the three quarters.

29. The average (mean) total expenditure reported by the respondents was $502 per quarter. Multiplying by three, one obtains an average expenditure for a full academic year of $1,506. (This figure does not include the cost of vacation trips which was reported on an academic year basis only.) If vacation trip costs are included, the figure will be $1,607. About a third of the respondents spent less than $400 per quarter, an additional 38 per cent spent between $400 and $600, 19 per cent spent between $600 and $800, and 8 per cent spent $800 or more.

Total Expenditures by Campus, Type of Housing, and Sex

30. Average (mean) costs per quarter varied among the three campuses, for both males and females, with the lowest costs being reported by female students on the Duluth Campus ($428) and the highest costs by males on the Twin Cities Campus ($529). Costs for the females on the Twin Cities and Morris Campuses were almost exactly the same (about $470-$472) and costs for the male students varied from $514 on the Morris Campus to $529 on the Twin Cities Campus. It is clear that costs for the females were lower than for the males on all three campuses, and variations in costs among the three campuses were smaller than between the males and females on a given campus.

31. The bulk of the students (72 per cent) spent less than $600 per quarter, although 84 per cent of the students on the Morris Campus reported expenditures below this level. Students spending money at the high end of the scale ($800 or more) tended to be located on the Twin Cities or Duluth Campuses.

32. The median total expenditure per quarter was slightly higher for the Twin Cities and Morris Campuses ($483 and $492, respectively) than for the Duluth Campus ($467).

33. A larger proportion of the women than of the men reported expenditures less than $400 per quarter and smaller proportions reported expenditures in the $600-$799 or $800 plus categories.

34. The median expenditure for female students was $442 compared with $509 for the male students.

35. Half of the students living at Home reported total per quarter expenditures between $200 and $399, an additional third reported expenditures between $400 and $499, and 3 per cent reported expenditures of $800 or more. In contrast, the reported expenditures for the Campus Housing group clustered between $400 and $799, with 87 per cent of the group reporting expenditures in this range. A good proportion of both the Campus Housing group (10 per cent) and of the Private Rental group (22 per cent) reported expenditures of $800 or more. The modal quarterly expenditure reported by the Private Rental group, however, was in the $400-$599 range. The median costs ranged from $385 per quarter for students living at Home to $573 for students in Private Rental to $602 for students living in Campus Housing. Maximum expenditures per quarter reported by male students were $1,680 for Home students (Duluth Campus), $1,335 for Campus Housing students (Twin Cities Campus), and $1,700 for Private Rental students (Twin Cities Campus). For the females, maximum expenditures per quarter reported for the Home group were $1,553 (Twin Cities Campus), $1,545 for the Campus Housing group (Twin Cities Campus), and $1,545 for the Private Rental group (Duluth Campus).

36. Minimum expenditure reported by the males was $174 for a student living at Home in the Twin Cities, $202 for a student living in Campus Housing in the Twin Cities, and $170 for a student living in Private Rental housing

in Duluth. For the females, the minimum was $152 for a female student living at Home in Duluth, $305 for a student living in Campus Housing at the Twin Cities Campus, and $200 for a student living in a Private Rental unit in the Twin Cities.

37. Except for the female students who lived at Home in Duluth, median total quarterly costs were lowest for each of the residence groups, for both sexes, on the Morris Campus. Except for male students living at Home in Duluth, median costs per quarter for each type of residence group were next highest on the Duluth Campus and highest on the Twin Cities Campus. The largest differences were as follows: for the male students, those living in Private Rental units on the Morris Campus had a median expenditure of $500, compared with $671 for their counterparts on the Twin Cities Campus. The inter-campus difference for the females was also greatest for the Private Rental group--$414 for those attending the Morris Campus and $560 for those attending the Twin Cities Campus.

Housing and Food Expenditures

If the reader is interested in determining the average total costs for housing and food for the sample studied, he should refer to the data for the Campus Housing and Private Rental groups. Averages for the total sample are somewhat distorted, because of the large number of respondents who lived at Home who reported expenditures for housing and food of less than $50 per quarter. As pointed out in the study, one could add arbitrarily a figure of $210 to this amount to approximate the actual true costs for these Home students, but that action would result in an artificial figure. In terms of the purpose of the study, however, which was to ascertain the out-of-pocket costs for the student and his family, the figures reported provide a reasonably accurate picture, although data for the separate housing groups are most meaningful.

38. The median amount spent per quarter by all respondents for housing and food was $90. As indicated above, this overall average reflects the high proportion (66 per cent) of students living at Home who reported that they spent less than $50 per quarter for housing and food. Obviously, much of the food costs were absorbed within the normal operation of the parental home, and the figures cited by the students represented costs for lunches, snacks, etc. For students who lived in Campus Housing, the modal figure was in the $250 to $299 range. The median figure for the Campus Housing group was $279, compared with a median of $37 for the Home group. The median food and housing costs for the Private Rental group was $220, with 12 per cent reporting expenditures of $400 or more and 44 per cent reporting expenditures in the $150 to $249 range.

39. Inter-campus comparison of quarterly housing and food costs produced figures that were quite comparable for both male and female students living at Home or in Campus Housing in Duluth or the Twin Cities. Median expenditures for the Private Rental group, for both sexes, were higher in the Twin Cities and Duluth, than for the comparable Morris group. Median costs for Morris students living at Home were slightly higher than for the comparable groups on the other two campuses.

Educational Expenditures Per Quarter

Costs requested in this category of the questionnaire were to include tuition and fees, books and supplies, student activity fees, and costs of travel between home and classes or between home and campus on weekends or during vacation periods.

40. The median direct educational cost per quarter for all students in the sample was $193, $19_ for male and $190 for female students.

41. Median expenditures reported by male students on the Twin Cities, the Duluth, and the Morris Campus were $196, $202, and $184, respectively. Median expenditures reported by females for the three campuses in the same sequence were $191, $193, and $181, respectively.

Personal Expenditures

Information was requested about nine categories of personal costs which were not included in the housing and food costs or direct educational costs. These categories included recreation and entertainment (including associated travel costs), clothing, personal grooming, insurance (both personal and automobile), laundry and cleaning, health, payments on automobile or other vehicles, and miscellaneous (for such things as gifts, cigarettes, music lessons, etc.).

42. About half of the males and 70 per cent of the females spent less than $150 per quarter on personal expenses. A fifth of the males and 8 per cent of the females spent $250 or more. The proportion of both sexes were rather evenly distributed among the middle expenditure brackets used to present the data.

43. Significantly larger percentages of the male students than of the female students, in each housing group, spent $250 or more for personal expenses per quarter. Among both the male and female students, the largest proportion reporting personal costs in this highest bracket were students in Private Rental housing (32 per cent and 13 per cent, respectively).

44. Median personal expenses for male students by campus ranged from $109 on the Morris Campus to $168 on the Duluth Campus. Median figures for females ranged from $89 on the Morris Campus to $118 on the Twin Cities Campus.

45. As would be expected, median personal expenditures tended to increase as the level of parental income increased. Male students spent an average of $136 per quarter on personal expenses, compared with $116 for female students. For the students whose parents had an income of $15,000 or more, the median figure was $169 for males and $134 for females.

46. The presence of one or more brothers or sisters had a definite effect upon the amount of money spent for personal expenses, with the median

figure decreasing as the number of siblings increased. Median expenditures dropped from $167 for male students with no brothers and sisters to $140 for students with three or more siblings. Median figures for females dropped from $124 for those with no brothers or sisters to $101 for those with three or more brothers or sisters.

47. The maximum amount spent by any one student for personal expenses was $1,230 (for a Home student in Duluth), the maximum spent by a student living in Campus Housing was $729 (Twin Cities Campus) and the maximum for a student living in Private Rental property was $838 (Twin Cities Campus). Maximum expenditures for students on the Morris Campus were $319 (Home), $248 (Campus Housing), and $285 (Private Rental).

48. An analysis of the expenditure distribution for the personal costs of the individuals who reported the above-mentioned maximum expenditures provided good insight into the ways in which individual sub-categories can affect the total expenditure. For one student who reported a total quarterly personal expense of $955, the significant items of expense were insurance ($500) and clothing ($300). For another student who reported a maximum expenditure of $1,230 per quarter, the significant items were $800 for health, $200 for payment on an automobile, and $120 for insurance. For a student on the Morris Campus who reported an expenditure of $319, more than half was accounted for by a payment on an automobile, and an additional insurance payment accounted for 13 per cent. Recreation and entertainment as a significant item of personal expense showed wide variation, ranging from no expense for one student who reported a maximum expenditure in his housing category to $150, which represented 60 per cent of total expenditures for another student who reported a maximum figure for his housing category.

Total Expenditures Per Quarter in Relation to Parental Income and Siblings

49. Male students generally reported higher total quarterly costs than did the females, regardless of the parental income groups in which they were classified. Median figures were highest for both males and females for the parental income bracket of $15,000 or more, next highest for the salary bracket less than $7,500 and lowest for the $7,500-$14,999 bracket. The median expenditure of male students whose parents earned $15,000 or more was $560, compared with $566 for female students whose parents were in this income bracket. The lowest median figures were $481 for the males and $426 for the females whose parents were in the middle income bracket.

50. Median expenditures for the females with no brothers or sisters totalled $484, compared with $400 for those female students with three or more siblings. For the male students the median expenditure dropped from $594 for those with no siblings to $502 for those with three or more siblings.

Effect of Increased Costs of Education

In an attempt to inject a note of reality into the question of the effects of increases in costs of education, the students were asked to indicate to what extent actual costs during the previous year of University attendance had equalled, been less than, or exceeded what had been expected. They were also asked to indicate, if expenses had exceeded their expectations, what measures had been taken to meet these increased expenses. Finally, to supplement this response based on actual experience, the students were asked to hypothesize what actions would be necessary if total costs of education during the coming year increased 5 per cent or 10 per cent over those of the current year.

51. For the total group, a slightly larger proportion (51 per cent) said that costs were about as expected compared to the proportion that found that actual costs were higher than expected (45 per cent). Thus only about 4 per cent indicated that their actual expenses were less than they had expected.

52. About a fourth of the group indicated that actual costs turned out to be 10 per cent higher than they had expected, an eighth of the group indicated that they had been 5 per cent higher, and about 9 per cent indicated that the costs had been 25 per cent higher than they had anticipated.

53. Figures for the three campuses were quite similar except that a smaller proportion of the students on the Duluth Campus (1.7 per cent) and a larger percentage of the students on the Morris Campus (9.5 per cent) found their costs to be less than expected.

54. Using the average total expenditures reported by each of the three residence groups, the relationship of actual expenses to expected expenses can be translated as follows: about one student in 11 who lived at Home or with relatives found it necessary to obtain as much as $290 to cover unanticipated costs during the school year; of students who lived in University Residences, one student in 13 found that actual annual costs exceeded anticipated costs by as much as $450; a similar proportion, one student in 13, who lived in Private Rental units found that anticipated annual costs were exceeded by as much as $430.

How Students Met Unexpected High Costs

55. Of those students who reported that actual costs exceeded expectations, the majority either reduced expenditures (38 per cent) or obtained additional funds from members of the family (27 per cent). One-sixth of the group took a job and another sixth increased the number of hours that they worked. Only 2 per cent of the total (21 students) found it necessary to drop out of school for one or more quarters as a result of the unexpectedly high costs. Only one of these students lived in Campus Housing.

Analysis by Campus and Sex

56. Much higher proportions on the Duluth and Morris Campuses than on the Twin Cities Campus indicated that the greater than expected costs encountered

during the year were covered by additional contributions from family sources. A slightly larger proportion on the Morris and Duluth Campuses also indicated they resorted to a reduction in their expenditures in order to meet the increased costs. Nearly twice the proportion on these two campuses also indicated that they took a job.

57. As might be expected, a much higher proportion of the females than of the males reported reliance upon family funds for additional support to meet increased costs. This was particularly true for students on the Duluth and Morris Campuses, where 66 per cent and 60 per cent, respectively, of the females indicated that they turned to family funds for additional resources. In comparison, 40 and 33 per cent, respectively, of the male students on the two campuses reported such reliance.

58. None of the men or the women students on the Morris Campus indicated that they had to drop out of school for one or more quarters because of increased costs, but about 6 per cent of the female students and 4 per cent of the male students on the Duluth Campus indicated that a temporary drop-out was necessary. A fraction over 1 per cent of the males and 2 per cent of the females on the Twin Cities Campus reported that they had dropped out of school for one or more quarters because of greater than expected costs.

59. Students in the low parental income group relied more heavily on borrowing from the University or other sources, and a larger proportion indicated that they had obtained a grant or scholarship (10 per cent, compared with 5 per cent and 1 per cent for the median income and high parental income groups).

60. The proportion who indicated that they had had to drop-out of school for a while was somewhat higher for students whose parents were in the low income group--4.5 per cent compared to slightly under 2 per cent of those in the medium income group. None of the students in the high income group indicated that they had had to drop out of school because of increased costs.

Effects of Hypothetical Five Per Cent and Ten Per Cent Increases in Costs of Education

61. When asked what action would have to be taken to meet a 5 per cent increase in total costs of education, a high proportion indicated that they would have to work more hours, obtain an additional contribution from family, or reduce expenditures.

62. Higher proportions of both the low and medium income groups indicated that they would have to drop out for a while or drop out permanently. Combining the percentage who indicated that they would have to drop out temporarily, permanently, or transfer to a cheaper institution, the proportion of students in the low parental income group (less than $7,500) who said that they would have to leave the institution if costs went up as much as 5 per cent totaled 11.4 per cent, compared

with 8.9 per cent of the students in the medium income group and 3.9 per cent in the high parental income group. The higher the student's grade point average, the heavier his dependence upon additional contributions from the family to meet an anticipated 5 per cent increase.

63. The effect of asking what actions would be necessary if costs increased 10 per cent rather than 5 per cent was rather localized. Fewer alternative actions were checked by the respondents, and as a result smaller proportions indicated that they would seek additional contributions from the family, would work more hours, would borrow, or would reduce expenditures. Slightly larger proportions, however, indicated that they would drop out of school for a while, would drop out permanently, or would transfer to a cheaper institution. Adding these three drop-out categories together, if a 10 per cent increase in total educational costs were to occur, a fraction under 15 per cent of the students indicated that they would have to leave school temporarily or permanently.

64. When asked to indicate the most important measure that they would have to use in order to meet the hypothesized increases of 5 or 10 per cent during the current year, the single most important measure checked was to rely on an additional contribution from the family. Almost as large a proportion, however, indicated that they already had a job but they would have to work more hours to meet the increase. Students on the Morris Campus indicated that the most important measure that they would have to take would be to borrow funds through the University.

Student Opinions About Financing Higher Education

As a supplement to the factual data collected in this study, students were asked to indicate whether they agreed or disagreed with nine statements about various aspects of higher education. The statements dealt with such things as the costs of attending the University, costs of higher education in general, and how they should be paid, the philosophy of free higher education, the question of selective admissions, the responsibility of parents to assure their children of a college education, and the question of equalizing costs between students who live close to an institution and those who have to go away from home to attend college. In two instances, the students were asked to indicate the extent to which they felt their parents agreed or disagreed with their own opinions.

65. Although the consensus seemed to tend slightly toward disagreement, student opinion was about equally divided between agreement and disagreement with the statement that "it is the primary responsibility of parents to make sure that their children are able to get a college education, and they should be willing to make whatever sacrifices are necessary." A fraction less than 7 per cent strongly agreed with the statement, and 7 per cent strongly disagreed with it. When asked to what extent they thought their opinions were supported by their parents, over-all, 69 per cent believed that their parents either agreed or strongly agreed with their opinions.

66. A majority of the respondents (54 per cent) disagreed with the idea that costs should be equalized for students who are able to live at home and attend the University and those who are not able to do so. However, nearly 16 per cent indicated that they had no opinion on this question. A larger

proportion (60 per cent) of the Morris students indicated disagreement with this idea for equalization, compared with 55 per cent on the Twin Cities Campus and 49 per cent on the Duluth Campus. Only about 5 per cent of the students on any of the three campuses indicated strong support for the idea of an equalization plan.

67. Once again the majority of the respondents (57 per cent) disagreed with the idea that costs of education to the students should vary according to the ability of the student and his family to pay. Female students on the Morris Campus were more favorable (35 per cent) than their counterparts on the other campuses, while the male students on the Morris Campus were less favorable toward the idea than their counterparts on the other campuses (17 per cent compared with about 33 per cent).

68. The idea that "married students are entitled to the same level and extent of financial support from parents as single students" was clearly rejected by the respondents, 78 per cent of the males and 66 per cent of the females indicating disagreement or strong disagreement. About 60 per cent of the students believed that their parents either agreed or strongly agreed with their opinions on this issue. However, a larger proportion of the students were uncertain about the extent of this agreement than on the earlier issue concerning parental responsibility, with more than a fourth of the total group indicating that they did not know whether their parents agreed or disagreed with their opinions.

69. Sharp inter-campus differences were found when students were asked to react to the statement that "...enrollment in a public tax supported college or university should be available to every high school graduate regardless of his or her academic record or test scores." Student opinion on this issue was more evenly divided among the students of the Duluth Campus, for 47 per cent agreed or strongly agreed with the thesis, while 48 per cent indicated some degree of disagreement. Students on the Morris Campus were in least agreement with the proposition, only 23 per cent indicating agreement or strong agreement, while students on the Twin Cities Campus fell inbetween, with 38 per cent showing agreement or strong agreement. In general, female students tended to disapprove of this idea more than did the male students.

70. The majority of the students (53 per cent) believed that "...publicly supported education...should be available only to those who are the most capable of doing satisfactory college work." This reaction was consistent with the response made to the previous question about the open door idea. The percentages of respondents indicating the various levels of agreement or disagreement were quite consistent among the students on the three campuses, although a higher proportion of the females than of the males on both the Duluth and Morris Campuses indicated strong agreement with this statement.

71. Nearly half (46 per cent) indicated agreement or strong agreement with the idea that the United States should provide full support and free higher education to all qualified students. About 40 per cent disagreed with the idea and 14 per cent took no position.

CONCLUSIONS AND IMPLICATIONS

A critic might say that it is too risky to draw conclusions from a study of this type. He might question the accuracy of the student's recall about his expenditures and his sources of income; he might question the extent ot which the student really would do what he said he would do if costs increased; he might question the veracity and/or the accuracy of student recall about their work habits; and he might question the authenticity of the levels of parental income reported. He might be doubtful about the student's candor in reporting expenditures for vacation trips, and he might believe that students have not developed a high enough level of sophistication concerning the problems of higher education today to be able to express a knowledgeable opinion about its modes of operation.

Some of these doubts may be warranted; some inaccuracies are inevitable, and some students will not have given the problems as much thought as might be desirable. On the whole, however, the researchers are convinced that the vast majority of students take the opportunity to participate in a meaningful research study of this type seriously, and provide answers that to the best of their ability represent a true, accurate, and thoughtful statement of conditions upon which a study is focused. They have a concern for the reliability of the data that are provided to the researchers, and they have a stake in the extent to which the findings can be reported and used with confidence. Furthermore, even granting that the figures may not be precisely accurate, and represent circumstances at only one point in time, the data for the total group or significant sub-groups, can still be useful in drawing relevant conclusions about student finances. The researchers are confident, therfore, that the picture provided of student patterns of expenditures and sources of income in this study is sufficiently accurate and representative upon which to base a number of conclusions and implications for consideration.

Sources of Income

It is perfectly apparent that the vast majority of the students attending the University of Minnesota rely heavily upon their parents for funds with which to carry on the life of the University student. Slightly more than half of the students obtained 40 per cent or more of their support from their family or relatives. It is clear, therefore, that the economic well-being of the family will have a direct effect upon the level of support and the ability of many students to attend the University. On the other hand, it is equally clear that a large proportion of the students depend on income from employment to facilitate their University attendance. More than half of the female students and three out of five of the male students worked during the year under study. The amount of time worked varied, of course, and was undoubtedly related to the purposes for which the students worked. Those who had to rely on employment for a large proportion of their income undoubtedly worked to provide funds to pay for the basic requirements of attending the University, e.g., tuition, fees, room and board, etc. Those who worked fewer numbers of hours probably worked to provide extra pin money, or to supplement funds received from other sources that were not quite adequate to meet their requirements. One question that is unresolved, and might be the subject of another study, is the extent to which employment for some of the students was really critical, that is, whether their attendance at the University depended critically upon their income from employment. Put another way, a more detailed analysis might be focused upon the extent to which employment was obtained by students for purposes other than to provide the basic minimal requirements of University attendance, such as extra spending money, money to support the ownership of an automobile, money for recreational purposes, etc., or the extent to which such employment might be obtained as a means of filling unoccupied time, or as a means of feeling productive. Some data in this study can be used implicitly to identify students who worked out of necessity, if one is willing to assume that the 6.2 per cent of the students who earned 80 per cent or more of their support from employment were working out of necessity. It is possible, but it seems unlikely, that some of these students were working to earn this high a proportion of their total income strictly by choice. One can also move down the scale, of course, and take the position that most of those students who were earning 60 to 79 per cent of their income or those who were earning 40 to 59 per cent of their income were probably not working by choice, but out of necessity. A logical conclusion, nevertheless, is that employment opportunities, both within and around the several campuses of the University will have a definite effect upon the ability of a number of students to attend the University.

The question of critical numbers will recur throughout the interpretation of the data in this study. In terms of the total aggregation of students, one might say that, if only about 3 per cent of the total undergraduate student body was completely self-supporting by employment, an insignificantly small percentage of the students would be adversely affected if the cost of attending the University should increase. On the other hand, three per cent of an undergraduate student body numbering around 34,000 (all three campuses) would represent 1,020 aspiring individuals. Or, if one included the additional 3 per cent of the students who indicated that they had to earn 80 to 99 per cent of their income, the number would double to about 2,040 students--more than the total student body in all but two of the private liberal arts and junior colleges in the State of Minnesota. The point at which small proportions of large numbers should be disregarded and the importance of individuals elevated is most difficult to identify and probably even more difficult about which to obtain consensus.

This same question of numbers arises in attempting to interpret the information about applications for and granting of scholarships, grants or loans. The data seem to indicate that the vast majority of students never apply for or receive either a scholarship, a grant or a loan, despite the high incidence of student employment. The fact could be construed to indicate that some students prefer to work (when opportunities are available) rather than go into debt, or work because they desire independence, or are not sufficiently informed about financial aids available after the freshmen year.

Because student financial structures differ so, and their definitions of needs are so variable, it is difficult to say whether the proportion of students who received support from scholarships, grants or loans was high or low. In one sense, it seems low to say that only 15 to 20 per cent of the students received some scholarship or grant income during the year under study. Similarly, to say that one student in eight received support from loans seems low. In terms of numbers, however, 20 per cent of 34,000 students means that about 6,800 students received scholarships and grants, and 4,250 students received support from loans, if one applies these statistics to the approximate total undergraduate population on the three campuses. On the other hand, the extent to which the scholarship, grant and loan monies are serving to meet the critical needs of needy students can not yet be determined from the data in the present study, because additional analyses must be made to relate the extent of application and the extent of granting of scholarships, grants and loans to student expenditure patterns and to levels of parental income. The data collected in this study provide a basis for a multitude of cross-analyses and detailed, refined inter-variable comparisons that will be the subjects of further study when time permits.

Another question that needs deeper probing is the apparent comparative reluctance of both male and female students on the Twin Cities and Duluth Campuses to seek loans, grants or scholarships, compared with the students on the Morris Campus. There is evidence that students are reluctant to seek loans, but why this reluctance should carry over to the seeking of grants or scholarships is puzzling unless students are convinced that there are too many applications for the money available, and that the competition is too tough. The higher rate of application for Morris students may reflect more concern for support for good students, fewer job opportunities, greater awareness of financial aids available, or perhaps a difference in parental and student philosophy about seeking loans.

Evidence obtained in the study suggests that there is a significant difference between the rate of application for and amount of financial assistance granted to students living in different types of residence. The data show that students living at Home were far less likely to apply for financial assistance of any kind and received smaller grants than did the students living in Campus Housing or Private Rental units. Whether this is because students living at Home are less conscious of costs because housing and food costs are being absorbed in the parental budget, whether they believe that they will have less chance of obtaining financial assistance because they are living at Home, or whether they can more easily depend upon employment than students in the other types of residence cannot be determined from the data collected in this study. There is also the possibility that applications submitted by students living at Home do not receive as much attention because of less financial need than students living in other types of housing. This would suggest some sort of bias, perhaps sub-conscious, directed toward the receipt and approval of applications for loans, scholarships, or grants for home students.

The relatively low proportion of students who applied for financial assistance might also reflect lack of information about assistance available, procedures for obtaining assistance, or an unrealistically negative attitude about the probability of success. In the same vein, it may be that faculty members who are called upon to advise upper division students are not as familiar with financial assistance possibilities for those students as they should be, and are not able to assist students who come upon sudden and unexpected financial difficulties late in their college careers.

Another subject for more detailed analysis of the data collected in this study is a further breakdown of the students classified in the Private Rental housing category. It seems clear that the expenditure pattern of the students is bi-modal, with a large proportion of the students living in rooming houses and eking out a bare existence, and another fair proportion of the students reporting a high level of expenditures, probably related to living in apartments or houses, singly or with one or more roommates. In terms of family income, the Private Rental group showed the least potential, so an analysis that would relate level of parental income and level and pattern of expenditures of students in a private housing group might be useful in understanding better the extent of real financial difficulty experienced by this group of students. A further cross-analysis of these data on applications for loans and scholarships would also clarify the picture.

It should be noted that the students living at Home also reported the highest percentage of parental incomes of $10,000 or more, which might relate to the lower rate of application for loans, although in these days of sophisticated use of loan money in business management, one might argue that this fact would indicate that the Home students might have a heavier rate of application for loans than students in the other categories.

The fact that few loans were sought from non-university sources suggests another area for study. Do students refuse to seek loans from non-university sources because of higher interest rates, because of greater difficulty in making applications or learning about such sources, because of lack of information about such sources, or because there is less trust of such sources in comparison to working through a University program? The fact that the approval rate for both loans and scholarships and grants by non-university sources was higher than by the University might be useful in stimulating greater use of non-university sources.

Some evidence was obtained that work did not seriously hurt the grades of students who were employed. About 70 per cent believed that working did not hurt their grades seriously, and nearly that proportion indicated that they would have spent time on other activities, e.g., concerts, play, organizations, etc., if they had not spent the time working, rather than on additional studying. A subsequent analysis should be made to determine students' responses to the question about the effect upon their grades of their working in relation to the number of hours per week that they worked. It also might be pointed out that, although grades might not have been affected by working, the depth or breadth of learning may have been adversely affected.

It is perhaps not unexpected to find that a large proportion of students on all three campuses worked to provide at least some partial self-support. The differential rates of working on the three campuses, however, do indicate that work opportunities are not equal, and suggest that some attention be focused upon the lack of work opportunities for students on the Morris and Duluth Campuses.

Such attention should be devoted, however, only with the acquisition of additional information about the extent to which non-working students on these campuses do indeed have need, the desire, and the freedom from home or farm responsibilities to work.

The finding that two students out of five, with parental incomes of $15,000 or more, were working is interesting. While it is true that these people worked fewer hours per week than did those whose parents had lower levels of income, nevertheless this high proportion of students who were working who might not have been expected to work suggests that even parents with high incomes may not help their children attend college. On the other hand, these students may have worked to obtain money for some frills and extras while in college, or, in the spirit of self-sufficiency and independence, to assist with the financial load posed by their college attendance, even though it was not necessary.

Expenditures

It was clear when the study was designed that one of the most difficult tasks would be to obtain data for students living at Home that would be comparable to data for students living in Campus Housing or in Private Rental units. The absorption of room and board costs for a student into the regular cost of operating a home makes it extremely difficult to parcel out those costs that might be directly attributable to the student attending college. It is true that some costs are absorbed by the family for all three groups, e.g., a credit card arrangement might be used to provide clothing for students living in Campus Housing or Private Rental units, and these figures might not show up in the cost estimates requested. But the not-particularly-noticeable cost for room and board of a student living at home probably represents a more significant portion of the cost of attending college and therefore provides an opportunity for greater distortion in comparisons among the various housing types.

The study was designed to focus, however, on the out-of-pocket costs that the student or his parents encountered as a result of his University attendance. The facts that evolved as a result of that focus are that the Home student spent an average (median) of $385 per quarter, compared with $602 for students in Campus Housing and $573 for students in Private Rental units. This would seem to indicate that a student living at Home can save approximately $217 per quarter over what he would spent, on the average, if he lived in Campus Housing and about $188 per quarter if he lived in some Private Rental unit. If one multiplies these savings by three the conclusion is that a student living at Home will save on the average $651 per year of cash outlay for college attendance, compared with living in some Campus Housing. In terms of real savings, however, if one can use the estimate of cost used by the State Welfare Board for the average home in Hennepin and Ramsey Counties as a basis for maintaining young persons at the age of eighteen--$210 per quarter--the "true" saving to a family of a student living at home over one living on the campus would be of the order of $7 per quarter ($217-$210) or $21 per year ($651-$630) instead of the larger figure cited previously. The conclusion is that the costs of attending the University are really quite comparable whether the student lives at Home or in Campus Housing. If he lives in a Private Rental unit, he can save $22 or $29 per quarter on the average, over those living in the other kinds of housing.

It is apparent that a few students get by with a bare minimum expenditure over and above that for tuition and fees. At the other extreme, the maxima reported for total expenditures per quarter reached as high as $1,700, suggesting that some people spent about $5,000 per year for expenses associated with going to the University. Additional analyses should be made of the breakdown of these expenditures, however, to determine exactly what accounted for the high level and especially to pick out certain atypical expenses that might have been incurred only during the particular year under study, such as costs for hospitalization or surgery, or unusual expenditures resulting from damage or loss. A suggested additional study would be to analyze the spending patterns of the male and female students who represented the highest one-third of the sample in terms of expenditure level. A similar analysis of the students who reported the lowest expenditures would provide a better picture of the contrast in spending habits.

Effects of Increased Costs

Probably the percentages of students who indicated that they had had to drop out of school for one or more quarters because of increased costs was lower than was really the case. The reader is reminded that the individuals asked to fill out the questionnaire were students who were in attendance during the Fall Quarter of 1966-67 academic year, and who had been in attendance at the University during the 1965-66 academic year. Obviously, those students who had dropped out, for financial or other reasons, temporarily or permanently, who had not yet returned to the campus could not have been included in the sample. There is therefore an unknown percentage of students who had to drop out because of increased costs, but who had not yet returned to the institution at the time of the study. A similarly unknown proportion of students may have transferred to other institutions and therefore were not included in the sample.

Student reactions were not as drastic as some might have contemplated when they were asked to indicate what actions they would believe necessary if costs of education were to increase five or ten per cent during the current year. Only a small proportion indicated that they would have to drop out of school permanently, and a slightly larger percentage indicated that they would drop out temporarily. Another small percentage indicated that they would have to transfer to a cheaper institution. It would seem then, in terms of a percentage distribution, that most students could stand an increase in costs of five or ten per cent without drastic effect. Speaking in terms of hard numbers, however, when the three drop-out categories are added together, approximately 15 per cent of the students indicated that they would have to leave school temporarily or permanently. Whether 15 per cent is considered large or not, when it is translated to hard numbers, the number of students thus affected is rather significant. If one again assumes a total three campus undergraduate student body at the University of Minnesota of about 34,000 students, a drop out rate of 15 per cent would mean that approximately 5,000 students would be affected drastically by a ten per cent increase in educational costs. That number of students exceeds the total enrollment in any college in the State of Minnesota, except at the University and the two largest state colleges. This drastic effect would be a delay in progress toward a degree rather than a permanent interruption in their education, however, for most of these students. Slightly less than two per cent indicated that they would have to drop-out permanently if costs increased ten per cent, which is a small percentage, indeed. Once again, however, we must reckon with the numbers that such a small percentage represents with a student population as large as that at the University of Minnesota. Applying the two per cent drop-out rate to the 34,000 undergraduate enrollment would result in a permanent loss of 680 students. The reader is reminded, too, that the drop-out losses described above reflect a single increase in costs at one point in time. If successive cost increases of the same magnitude were hypothesized, the drop-out rate would likely be much higher.

Student Opinions

A clear consensus was found on only one of the statements dealing with higher education about which student opinion was solicited--the statement that "married students are entitled to the same level and extent of financial support from parents as single students." On this question more than three-fourths of the males and two-thirds of the females indicated disagreement or strong disagreement. On all other questions, however, the split of opinion was fairly equal, with the highest majority (57 per cent) indicating disagreement with the idea that costs of education to the student should vary according to the ability of the student and his family to pay. It is not clear at this point whether this equal division of opinion on these important educational issues represents a true philosophical division, or whether problems inherent in the question--in interpretation, in clarity, or in meaning--were such that this 50-50 division was found. Undoubtedly a better interpretation of the findings to this opinion section will be possible when additional analyses are made that will relate responses to these seven questions to background variables such as level of parental income, sources of support, numbers of brothers and sisters, expenditure patterns, academic performance, and grade level. In each instance, too, if the "no opinion" group could be polled to obtain a definite opinion, the slight majority on each question could conceivably be shifted to the other side of the issue.

No free comments or free responses were requested from the students in the survey, but a number of students were interested and concerned enough about the study, its purpose, or its approach, to take the time to write to the investigators. Many of these comments related to the question of availability of loans, and scholarships or grants. Others related to the purpose of the study or the technique used, and expressed some criticism. Some took the opportunity to blow off steam. Others found the experience of going through the study helpful. As one student said: "Thank you for letting me take part in your study. I've just found out where all my money went last year. I hope this report benefits you as much as it has me."

APPENDIX A:

QUESTIONNAIRE AND LETTER

UNIVERSITY OF MINNESOTA

SURVEY OF STUDENT FINANCES

The Minnesota Student Association (MSA) has long been interested in the financial problems and concerns of University of Minnesota students. MSA has asked the Bureau of Institutional Research to conduct a thorough study of how students meet the costs of their University education, and their opinions about methods of financing higher education. The findings will be used to improve programs of student financial assistance and to recommend other necessary changes to the University administration.

It is important that you answer accurately every question that applies to you. The data will be presented in summary form only; the information you give about your own situation will never be connected with your name in any report, or made known to anyone but the research staff. Most students complete this form in about 20 minutes.

I. Information about your financial situation.

A. Did you apply for one or more loans, or grants, or scholarships for use during the last academic year (September, 1965 to June, 1966)? *Check one:* Yes______1 No______2 (34)

If yes, please indicate below the source and amounts:

	Total Amount Sought	Total Amount Granted
1. Through the University Bureau of Loans and Scholarships (or Financial Aids Office)		
Loan(s)	$__________(35-38)	$__________(39-42)
Grant(s) or Scholarship(s)	$__________(43-46)	$__________(47-50)
2. Other Grant(s) or Scholarship(s), such as those available directly from a fraternal or religious organization, PTA, etc.	$__________(51-54)	$__________(55-58)
3. Loan(s) directly from a bank or finance company	$__________(59-62)	$__________(63-66)

B. Did you work for pay or in exchange for room or meals at any time during the last academic year (September, 1965 to June, 1966)? Yes______1 No______2 (67)

If yes, what was your average pay per hour? $__________ (68-70)

What average number of hours per week did you work while employed? ______ (71-72)

Do you feel that working seriously hurt your grades? Yes______1 No______2 (73)

If you had *not* worked, would you have used some of this time for on-campus activities other than studying, such as student organization membership, attendance at concerts, plays, forums, etc.? Yes______1 No______2 (74)

C. Were you out of school for a quarter or more after your initial enrollment at the University? Yes______1 No______2 (75)

If yes, was it primarily because of financial reasons? Yes______1 No______2 (76)

(Note: Some of the remaining sections ask for information which you may consider somewhat confidential. Please be assured that it will be treated with the utmost confidence by the research staff: The code numbers identifying your questionnaire are used only to determine how soon you have returned it. This code list will never be made available to anyone but the research staff. The information will be reported only for large groups of students—never for individuals. Please answer every question that applies to you.)

II. Your sources of financial support for attending the University *last year* (September, 1965 to June, 1966). Please indicate below the approximate percentage of your financial support for the last academic year from the sources listed. *Be sure that your answers total* 100%

Family or Relatives .... ______% (27-28)

Employment (include value of work for room, meals, etc.) .... ______% (29-30)

Scholarship or monetary grant .... ______% (31-32)

Loans .... ______% (33-34)

Own Savings (include summer earnings) .... ______% (35-36)

Other (please specify) .... ______% (37-38)

TOTAL (should equal) 100% (39-41)

III. Information about your family:

A. Give the number of older brothers and sisters who are *five or more years older* than you (if none, write "0"): ______ (42)

Give the number of *other older* brothers and sisters (less than five years older than you); (if none, write "0"): ______ (43)

Give the number of *younger* brothers and sisters who are *five or more years younger* than you (if none, write "0"): ______ (44)

Give the number of *other younger* brothers and sisters (less than five years younger than you); (if none, write "0"): ______ (45)

Give the number of your brothers and sisters now in college receiving support from your parents (if none, write "0"): ______ (46)

Give the number of persons *other* than you and your brothers and sisters largely dependent on your parents (if none, write "0"): ______ (47)

B. Place a check after the category below which includes your best estimate of your parents' total money income (before taxes) for 1965:

less than $3,000______0
$3,000 to $5,999______1
$6,000 to $7,499______2
$7,500 to $9,999______3
$10,000 to $12,499______4
$12,500 to $14,999______5
$15,000 to $19,999______6
$20,000 to $24,999______7
$25,000 or more______8 (48)

IV. Your opinions about financing higher education:
For each of the following questions place a check (√) in the column which best expresses the extent of your agreement or disagreement according to **this scale:**

(1) Strongly Agree | (2) Agree | (3) Don't Know | (4) Disagree | (5) Strongly Disagree

A. It is the primary responsibility of parents to make sure that their children are able to get a college education, and they should be willing to make whatever sacrifices are necessary. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (49)

B. To what extent do you think your parents agree or disagree with your opinion expressed in A? Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (50)

C. The costs of higher education should be paid by students on the same basis as the progressive income tax: that is, cost to the student should vary according to the ability of the student and his family to pay. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (51)

D. Married students are entitled to the same level and extent of financial support from parents as single students. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (52)

E. To what extent do you think your parents agree or disagree with your opinion expressed in D above? Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (53)

F. Some countries of the world provide full support and free higher education to all qualified students because they believe that the whole country will benefit from having many highly educated persons. The United States should do the same. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (54)

G. Many experts feel that the economy will not be able to provide publicly-supported higher education for all who want it. It should be available only for those who are the most capable of doing satisfactory college work. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (55)

H. Over-all cost of University attendance to students who live with parents is much less than the cost for students who cannot do so. A plan should be developed to equalize the cost between these two living arrangements. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (56)

I. In a democracy, everyone should have an equal chance to improve himself. Enrollment in a public tax-supported college or university should be available to *every* high school graduate regardless of his or her academic record or test scores. Check one:

1_____ 2_____ 3_____ 4_____ 5_____ (57)

The remaining two sections deal with your expenditures last year and specific money problems you may have. Please be careful to list your answers for the exact quarter or year to which the question refers.

V. Your costs while attending the University *last year* (September, 1965 to June, 1966).

A. Place a check after those quarters last year in which you were enrolled full-time, that is, carried 12 or more credits: Fall, 1965_____(8) Winter, 1966_____(9) Spring, 1966_____(10)

B. Please estimate below your costs each *quarter* for housing and food last year (excluding summer months). *For each quarter give your answers in one box, the one that best describes the type of housing you had for most or all of that quarter in which you were enrolled full-time (12 credits or more).*

This box is for those who lived at home with parents (or relatives or guardian) while attending the University.

1. If you did *not* pay your parents (relatives, guardian) for room rent or meals from your own money, check here_____, and go directly to question 3 in this box.

	Fall Quarter	**Winter Quarter**	**Spring Quarter**
2. If you *did* pay them from your own money for room and/or meals you ate at home, list the amount per quarter:	$_____(11-13)	$_____(31-33)	$_____(51-53)
3. What was your quarterly cost for food other than home meals, such as for restaurant meals, snacks, coffee breaks, etc.	$_____(14-16)	$_____(34-36)	$_____(54-56)

This box is for those who lived in University (or private) Residence Halls, Fraternity, Sorority, or Student Co-op.)

	Fall Quarter	**Winter Quarter**	**Spring Quarter**
1. Specify which of these types of housing you had each quarter:	_____(17)	_____(37)	_____(57)
2. What was your quarterly cost for your room rental? (If you paid a single amount to cover both room and meals, assign ½ to room rent here, and include other half in 3 below.)	$_____(18-20)	$_____(38-40)	$_____(58-60)
3. What was your quarterly food cost, including both meals at the residence, and outside restaurant meals, snacks, coffee breaks, etc.:	$_____(21-23)	$_____(41-43)	$_____(61-63)

This box is for those who rented an apartment or room in a rooming house, or owned or rented a house.

	Fall Quarter	**Winter Quarter**	**Spring Quarter**
1. Specify which of these types of housing you had each quarter:	_____(24)	_____(44)	_____(64)
2. What was your rent per quarter (if you shared the unit with others, what was your *personal* share of the rent or house payment)?	$_____(25-27)	$_____(45-47)	$_____(65-67)
3. How much did you spend each quarter for food (include cost of food for meals prepared where you lived, if any, as well as restaurant meals, snacks, coffee breaks, etc.):	$_____(28-30)	$_____(48-50)	$_____(68-70)

C. List below other costs per quarter directly associated with attending the University last year (September, 1965 to June, 1966). *If you attended more than one quarter, give one estimate of the average cost per quarter;* (for example, if you spent $20 for books and supplies one quarter and $30 the next, list $25 as your average quarterly cost).

1. Quarterly cost of traveling during the week between your classes and where you lived: $________ (8-10)
2. Quarterly cost of week-end or vacation visits home if separate from campus city: $________ (11-13)
3. Tuition and fees: $________ (26-28)
4. Books and supplies $________ (29-31)
5. Student activity fee and organization dues (fraternity, clubs, etc.) $________ (32-34)

D. Please include below your estimate of *the average cost per quarter last year of all expenses not listed above.* For example, if you were enrolled three quarters, but spent $60 for clothing only in the fall quarter, list $20 as your average cost per quarter.

Recreation and Entertainment (movies, bowling, records, etc.) including travel costs (gas, bus fare, car rental) for this purpose: $________ (35-37)

Clothing $________ (14-16)

Personal Grooming $________ (17-19)

Insurance (health, auto, life) $________ (20-22)

Miscellaneous (gifts, cigarettes, etc.) $________ (23-25)

Laundry and Cleaning $________ (38-40)

Health (medical, dental bills) $________ (41-43)

Payment on auto (motorcycle, scooter) $________ (44-46)

Other (music lessons, etc.) $________ (47-49)

E. Did you take one or more special vacation trips between September and June last year—for example, a week-end skiing trip, or a vacation-period trip to Florida? Yes______ No______ (50)

If yes, what was the over-all cost of such trips? $________ (51-53)

VI. Comparison between expected and actual cost of University attendance.

A. How did your *actual* over-all costs last year compare with what you *expected* them to be? Check one:

5% higher________ 10% higher____________ 25% or more higher________ about as expected________

5% less__________ 10% less______________ 25% less______________ (54)

If they were higher, how did you meet these increased costs? (Check all that apply, and place 2 checks after the one that was most important):

Took a job ______ (55)

Already had a job, but worked more hours ______ (56)

Already had a job, but switched to a higher paying one ______ (57)

Additional contribution from family (relative, guardian) ______ (58)

Reduced expenditures ______ (59)

Borrowed through the University ______ (60)

Borrowed from other sources ______ (61)

Received grant or scholarship ______ (62)

Dropped out of school for one or more quarters ______ (63)

Other (please specify) ______ (64)

____

NOTE: *Please be sure that you double-checked the most important one.*

B. If your over-all costs for attending the University (such as for transportation, books, etc.) were to increase by a total of 5% *this year* (1966-67) over your total costs last year, how would you meet this increase? (Note: for most students who live at home, such an increase would be about $50, for others it would be around $100.) *In the list below, check all that apply, and place an additional check after the most important one:*

1. Additional contribution from family (relative, guardian) _____ (65)
2. Would take a job _____ (66)
3. Already have a job, would work more hours _____ (67)
4. Already have a job, but would switch to a higher paying one _____ (68)
5. Would borrow money through the University _____ (69)
6. Would borrow money from other sources _____ (70)
7. Would try for a grant or scholarship _____ (71)
8. Would cut down on expenditures _____ (72)
9. Would drop out of the U. one or more quarters _____ (73)
10. Would drop out of the University permanently _____ (74)
11. Would transfer to a college with lower costs _____ (75)
12. Other (specify)__________________________________

Note: Please be sure that you double-checked the most important reason. __________________________________ (76-77)

This box is for those who plan to attend the University next year (1967-1968)

If the total cost of attending the University were to increase even more *next year* (1967-68), say by 10% in addition to any increase this year, what would you do to meet this increase? Note: For most students who live at home, this would be about $150 (for others about $300) over what it cost last year (1965-66). *Draw a circle around all items in the list above in B that apply.*

C. How often did you discuss financial problems of your University education with your parents last year? Check one:

Frequently_______1 don't know_______3 Seldom_______4

occasionally_______2 not at all_______5 (78)

D. How much of the *remaining* cost of your University education would you be willing to borrow to complete your degree if repayment were deferred until after graduation? Check one:

none_______1 10%_______2 25%_______3 50%_______4 75%_______5 100%_______6 (79)

Please Return To:
Bureau of Institutional Research
330 Burton Hall
Minneapolis Campus

UNIVERSITY OF Minnesota

OFFICE OF THE PRESIDENT • MINNEAPOLIS, MINNESOTA 55455

November 1, 1966

Dear University of Minnesota Student:

You have been selected to participate in a study of the finances and financial needs of University of Minnesota students. The need for this information is urgent and vital. The costs of obtaining a University education have increased rapidly in recent years, particularly for food, housing, and transportation. More information is needed about how students with different resources are meeting these increases. The findings of this study will be used to help the University increase the effectiveness of its student financial assistance program, its provisions for student housing, food services, and student activities.

The study was first proposed by the Minnesota Student Association which has allocated funds for this purpose and has participated in planning the study. The Bureau of Institutional Research has been asked to conduct the study.

Your cooperation will benefit present and future students at the University of Minnesota. Furthermore, because this questionnaire asks you to review your own financial situation quite thoroughly, it may have personal benefits for you. I urge you to contribute your opinions, experience, and statistics to the study so that it will be as representative as possible.

Sincerely yours,

O Meredith Wilson

O. Meredith Wilson
President

APPENDIX B:

BACKGROUND CHARACTERISTICS OF THE SAMPLE

APPENDIX B

BACKGROUND CHARACTERISTICS OF THE SAMPLE

This appendix contains descriptions of personal, academic and family background variables used in this study. The totals vary among the tables because of missing data.

The following personal variables were used:

(1) Year of Birth. The sample was comprised of full-time undergraduates other than freshmen, with a special elimination of older adults whose financial situation was judged to be atypical. The age range was from 17 for four sophomores to several persons in their 50's. However, as is shown in Appendix Table B-1, the age of the great majority of these students corresponded to what would be expected for sophomores, juniors and seniors: 91.0 per cent were either 19, 20 or 21 years of age. There were no statistically significant differences in age distribution either by sex or by campus. However, Appendix Table B-1 shows a slight tendency for males to have a greater representation in the older age categories than females.

(2) Marital Status. The percentage of married students in this sample of undergraduates was small. Of the 2,231 students in the sample for whom this information was available, only 2.7 per cent (N = 60) were married. Because of the small number, the data for married students have not been presented separately in this report.

(3) Type of Residence. The sample was stratified by type of residence. Proportionate sampling was used to approximate the distribution in the student population. A chi-square test (with α set at .01) showed that there was no significant difference between sample and population. Annual studies by the Student Housing Bureau indicate that the distribution of type of residence has remained fairly constant in recent years. Appendix Table B-2 shows this distribution for respondents in the sample by campus and sex.

In addition to the personal factors listed above, the following academic variables were used:

(1) Year in College. Appendix Table B-3 shows the distribution of the respondents' year in college by campus and sex. Although a chi-square test (α = .01) revealed no statistically significant difference between respondents and non-respondents, there was a slightly higher rate of non-response for male juniors and seniors than for females.

Appendix Table B-1: AGE DISTRIBUTION OF RESPONDENTS, BY SEX, ALL CAMPUSES, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Age															
	Older than 23		23		22		21		20		19		18		Total	
Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male	48	3.7	21	1.6	52	4.1	284	22.1	360	28.1	508	39.6	10	0.8	1,283	100.0
Female	27	2.9	6	0.6	23	2.5	200	21.7	280	30.3	375	40.6	13	1.4	924	100.0
Total	75	3.4	27	1.2	75	3.4	484	21.9	640	29.0	883	40.0	23	1.1	2,207	100.0

Appendix Table B-2: DISTRIBUTION OF RESPONDENTS, BY TYPE OF RESIDENCE, CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66, ACADEMIC YEAR

	Campus							
	Twin City		Duluth		Morris		Total	
Sex and Type of Residence	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male								
Home	657	62.3	135	59.2	7	15.6	799	60.2
Campus Housing	198	18.8	30	13.2	24	53.3	252	19.0
Private Rental	199	18.9	63	27.6	14	31.1	376	20.8
Total	1,054	100.0	228	100.0	45	100.0	1,327	100.0
Female								
Home	461	59.5	80	62.0	9	22.0	550	58.2
Campus Housing	163	21.0	22	17.1	24	58.5	209	22.1
Private Rental	151	19.5	27	20.9	8	19.5	186	19.7
Total	775	100.0	129	100.0	41	100.0	945	100.0
Male and Female								
Home	1,118	61.1	215	60.2	16	18.6	1,349	59.4
Campus Housing	361	19.8	52	14.6	48	55.8	461	20.3
Private Rental	350	19.1	90	25.2	22	25.6	462	20.3
Total	1,829	100.0	357	100.0	86	100.0	2,272	100.0

Appendix Table B-3: YEAR IN COLLEGE OF RESPONDENTS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Year in College							
	Sophomore		Junior		Senior		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male								
Twin City	479	45.5	226	21.4	348	33.1	1,053	100.0
Duluth	90	40.0	89	39.6	46	20.4	225	100.0
Morris	22	47.8	23	50.0	1	2.2	46	100.0
Total	591	44.7	338	25.5	395	29.8	1,324	100.0
Female								
Twin City	347	44.8	202	26.1	225	29.1	774	100.0
Duluth	60	46.5	38	29.5	31	24.0	129	100.0
Morris	21	52.5	12	30.0	7	17.5	40	100.0
Total	428	45.4	252	26.7	263	27.9	943	100.0
Male and Female								
Twin City	826	45.2	428	23.4	573	31.4	1,827	100.0
Duluth	150	42.4	127	35.9	77	21.7	354	100.0
Morris	43	50.0	35	40.7	8	9.3	86	100.0
Total	1,019	45.0	590	26.0	658	29.0	2,267	100.0

(2) Cumulative University Grade Point Average. The cumulative University grade point averages were available for each student in the sample through the academic year 1965-66. There were no important differences among campuses. The median grade point average for all respondents was 2.47; for non-respondents it was 2.41; and for the study population not including the sample it was 2.46. The median was 2.51 for female respondents and 2.45 for males.

(3) High School Percentile Rank. Appendix Table B-4 shows the distribution of high school percentile ranks of the respondents. As a group, the respondents had good high school academic records: 78.4 per cent ranked at or above the 60th percentile, with 51.6 per cent at or above the 81st percentile. There were statistically significant differences both by campus and sex. Females ranked higher than males, Twin Cities respondents ranked higher than those in Duluth, and Morris Campus respondents ranked higher than either of the other campuses.

(4) Minnesota Scholastic Ability Test Percentile Rank. Appendix B-5 presents the distribution of respondents' percentile ranks on the Minnesota Scholastic Ability Test. As was true with high school rank, this distribution indicates a high level of scholastic ability. Nearly two-thirds (62.6 per cent) ranked at or above the 60th percentile, with 40 per cent in the top fifth of their classes. Females ranked higher than males. Twin City Campus respondents ranked highest among the campuses and Duluth was the lowest.

The following factors relating to family background were used:

(1) Type of Father's Occupation. Codable data about father's occupation was available for 79.4 per cent (N = 1,804) of the sample. This factor is strongly related to family income and student financial resources. Appendix Table B-6 shows that most students had fathers whose occupation is commonly termed "white collar": 31.8 per cent were professional or managerial and 25.5 per cent were clerical or sales. Generally, these are the occupations with the highest income among these categories and indicate a substantial family basis of financial support. Fathers of Morris students were predominantly (56.4 per cent) in office and sales work. The smallest proportion of fathers in the farm and general class was also reported by Morris students (11.5 per cent).

(2) Father's Educational Attainment. Many studies have shown a strong and positive correlation between level of education and income. Thus, this factor is also related to student family financial resources. Parental education has also been identified as a key factor in the decision to go to college as well as in academic success and retention in the University. This relationship has been shown to be particularly strong for parents who have had some college-level education. Appendix Table B-7 depicts the distribution of father's educational attainment of respondents by campus and sex. Note that 39.1 per cent (N = 858) of these students' fathers had education beyond high school.

(3) Mother's Educational Attainment. Some studies have indicated that mother's educational attainment is even more influential in academic success and persistence than father's educational attainment.

Appendix Table B-4: DISTRIBUTION OF RESPONDENTS' HIGH SCHOOL PERCENTILE RANKS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentile Rank											
	1-20		21-40		41-60		61-80		81-100		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Twin Cities	39	3.9	67	6.8	146	14.7	288	29.0	453	45.6	993	100.0
Duluth	11	5.0	23	10.6	55	25.2	69	31.7	60	27.5	218	100.0
Morris	0	0.0	2	4.4	9	20.0	8	17.8	26	57.8	45	100.0
Total	50	4.0	92	7.3	210	16.7	365	29.1	539	42.9	1,256	100.0
Female												
Twin Cities	9	1.2	25	3.4	59	8.1	173	23.7	464	63.6	730	100.0
Duluth	0	0.0	2	1.6	17	13.5	28	22.2	79	62.7	126	100.0
Morris	0	0.0	0	0.0	1	2.8	8	22.2	27	75.0	36	100.0
Total	9	1.0	27	3.0	77	8.6	209	23.5	570	63.9	892	100.0
Male and Female												
Twin Cities	48	2.8	92	5.3	205	11.9	461	26.8	917	53.2	1,723	100.0
Duluth	11	3.2	25	7.3	72	20.9	97	28.2	139	40.4	344	100.0
Morris	0	0.0	2	2.5	10	12.3	16	19.8	53	65.4	81	100.0
Total	59	2.8	119	5.5	287	13.4	574	26.7	1,109	51.6	2,148	100.0

Appendix Table B-5: DISTRIBUTION OF RESPONDENTS' PERCENTILE RANKS ON MINNESOTA SCHOLASTIC ABILITY TEST, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentile Rank											
	1-20		21-40		41-60		61-80		81-100		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Twin Cities	85	8.7	102	10.4	214	21.9	204	20.9	372	38.1	977	100.0
Duluth	29	13.2	34	15.5	54	24.7	46	21.0	56	25.6	219	100.0
Morris	4	9.1	8	18.2	13	29.5	8	18.2	11	25.0	44	100.0
Total	118	9.5	144	11.6	281	22.7	258	20.8	439	35.4	1240	100.0
Female												
Twin Cities	31	4.2	65	8.9	101	13.9	184	25.3	347	47.7	728	100.0
Duluth	6	4.8	13	10.5	26	21.0	31	25.0	48	38.7	124	100.0
Morris	2	5.7	2	5.7	6	17.2	7	20.0	18	51.4	35	100.0
Total	39	4.4	80	9.0	133	15.0	222	25.0	413	46.6	887	100.0
Male and Female												
Twin Cities	116	6.8	167	9.8	315	18.5	388	22.7	719	42.2	1705	100.0
Duluth	35	10.2	47	13.7	80	23.3	77	22.5	104	30.3	343	100.0
Morris	6	7.6	10	12.7	19	24.0	15	19.0	29	36.7	79	100.0
Total	157	7.4	224	10.5	414	19.5	480	22.6	852	40.0	2127	100.0

Appendix Table B-6: FATHERS' OCCUPATIONS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Father's Occupation									
	Professional-Managerial		Office and Sales		Skilled		Farm and General		Total[a]	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male										
Twin Cities	255	30.8	214	25.8	173	20.9	187	22.5	829	100.0
Duluth	37	22.6	40	24.4	35	21.3	52	31.7	164	100.0
Morris	7	16.3	24	55.8	6	14.0	6	13.9	43	100.0
Total	299	28.9	278	26.9	214	20.6	245	23.6	1,036	100.0
Female										
Twin Cities	236	37.6	145	23.1	129	20.5	118	18.8	628	100.0
Duluth	33	31.4	18	17.1	34	32.4	20	19.1	105	100.0
Morris	6	17.1	20	57.2	6	17.1	3	8.6	35	100.0
Total	275	35.8	183	23.8	169	22.0	141	18.4	768	100.0
Male and Female										
Twin Cities	491	33.7	359	24.7	302	20.7	305	20.9	1,457	100.0
Duluth	70	25.8	58	21.4	69	25.5	74	27.3	271	100.0
Morris	13	16.7	44	56.4	12	15.4	9	11.5	78	100.0
Total	574	31.8	461	25.5	383	21.2	388	21.5	1,806	100.0

[a] No responses and fathers' occupations classified as "Other" have been excluded.

Appendix Table B-7: LEVEL OF EDUCATION OF RESPONDENTS' FATHERS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Father's Education											
	Less Than H.S. Diploma		H.S. Diploma		Some College		4-Yr. Degree		Beyond 4-Yr. Degree		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Twin Cities	264	25.8	347	33.9	164	16.1	131	12.8	117	11.4	1,023	100.0
Duluth	71	32.4	86	39.3	38	17.4	9	4.1	15	6.8	219	100.0
Morris	26	57.8	11	24.4	5	11.1	1	2.2	2	4.5	45	100.0
Total	361	28.0	444	34.5	207	16.1	141	11.0	134	10.4	1,287	100.0
Female												
Twin Cities	152	20.3	270	36.1	123	16.4	103	13.8	100	13.4	748	100.0
Duluth	35	28.7	44	36.1	17	13.9	10	8.2	16	13.1	122	100.0
Morris	17	45.9	13	35.2	3	8.1	0	0.0	4	10.8	37	100.0
Total	204	22.5	327	36.1	143	15.8	113	12.4	120	13.2	907	100.0
Male & Female												
Twin Cities	416	23.5	617	34.8	287	16.2	234	13.2	217	12.3	1,771	100.0
Duluth	106	31.1	130	38.1	55	16.1	19	5.6	31	9.1	341	100.0
Morris	43	52.4	24	29.3	8	9.8	1	1.2	6	7.3	82	100.0
Total	565	25.8	771	35.1	350	15.9	254	11.6	254	11.6	2,194	100.0

It has been shown to be more closely related to aspiration for higher education than to financial capability. Appendix Table B-8 shows the distribution of mother's educational attainment of the respondents by campus and sex. More than one-third (35.5 per cent) of these mothers had at least some college education.

(4) Number of Siblings. Most of the students in the sample were from small families. Data were available from 93.1 per cent (N = 2,116) of the sample and were distributed as follows: 21.9 per cent had no siblings; 22.5 per cent had one; 22.5 per cent had two; 16.3 per cent had three; 8.8 per cent had four; and 8.0 per cent had five or more. For further information see Table B-9.

(5) Parental Income Level. As Table B-10 shows, 4.3 per cent of the respondents reported parental income levels below $3,000, 21.8 per cent below $6,000 per year. At the other extreme, 4.6 per cent reported money incomes of $25,000 or more.

Appendix Table B-8: LEVEL OF EDUCATION OF RESPONDENTS' MOTHERS, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Campus and Sex	Mother's Education: Less Than H.S. Diploma N	Per Cent	H.S. Diploma N	Per Cent	Some College N	Per Cent	4-Yr. Degree N	Per Cent	Beyond 4-Yr. Degree N	Per Cent	Total N	Per Cent
Male												
Twin Cities	183	17.9	503	49.2	211	20.6	101	9.9	24	2.4	1,022	100.0
Duluth	44	20.0	103	46.8	47	21.3	14	6.4	12	5.5	220	100.0
Morris	10	22.2	21	46.7	12	26.7	1	2.2	1	2.2	45	100.0
Total	237	18.4	627	48.7	270	21.0	116	9.0	37	2.9	1,287	100.0
Female												
Twin Cities	104	13.7	354	46.9	172	22.8	95	12.6	30	4.0	755	100.0
Duluth	20	15.9	56	44.4	34	27.0	9	7.1	7	5.6	126	100.0
Morris	8	22.2	17	47.2	11	30.6	0	0.0	0	0.0	36	100.0
Total	132	14.4	427	46.6	217	23.7	104	11.3	37	4.0	917	100.0
Male & Female												
Twin Cities	287	16.2	857	48.2	383	21.6	196	11.0	54	3.0	1,777	100.0
Duluth	64	18.5	159	46.0	81	23.4	23	6.6	19	5.5	346	100.0
Morris	18	22.3	38	46.9	23	28.4	1	1.2	1	1.2	81	100.0
Total	369	16.7	1,054	47.8	487	22.1	220	10.0	74	3.4	2,204	100.0

Table B-9: DISTRIBUTION OF PARENTAL INCOME BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Campus							
	Twin Cities		Duluth		Morris		Total	
Parental Income by Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male								
Less than $3,000	35	3.4	10	4.5	3	6.8	48	3.7
$3,000-$5,999	173	16.9	54	24.4	21	47.7	248	19.2
$6,000-$7,499	162	15.8	43	19.5	7	15.9	212	16.4
$7,500-$9,999	224	21.8	49	22.2	6	13.7	279	21.6
$10,000-$12,499	169	16.5	37	16.7	1	2.3	207	16.0
$12,500-$14,999	92	9.0	12	5.4	2	4.5	106	8.2
$15,000-$19,999	68	6.6	9	4.1	4	9.1	81	6.3
$20,000-$24,999	48	4.7	3	1.4	0	0.0	51	4.0
$25,000 or more	55	5.3	4	1.8	0	0.0	59	4.6
Total	1,026	100.0	221	100.0	44	100.0	1,291	100.0
Female								
Less than $3,000	32	4.3	8	6.4	6	15.4	46	5.1
$3,000-$5,999	103	13.9	21	16.8	12	30.8	136	15.0
$6,000-$7,499	109	14.7	27	21.6	4	10.4	140	15.5
$7,500-$9,999	148	19.9	20	16.0	6	15.4	174	19.2
$10,000-$12,499	142	19.1	21	16.8	6	15.4	169	18.7
$12,500-$14,999	74	10.0	13	10.4	1	2.5	88	9.7
$15,000-$19,999	60	8.1	10	8.0	2	5.1	72	7.9
$20,000-$24,999	35	4.7	3	2.4	1	2.5	39	4.3
$25,000 or more	39	5.3	2	1.6	1	2.5	42	4.6
Total	742	100.0	125	100.0	39	100.0	906	100.0
Male and Female								
Less than $3,000	67	3.8	18	5.2	9	10.8	94	4.3
$3,000-$5,999	276	15.6	75	21.7	33	39.8	384	17.5
$6,000-$7,499	271	15.3	70	20.3	11	13.3	352	16.0
$7,500-$9,999	372	21.0	69	19.9	12	14.5	453	20.6
$10,000-$12,499	311	17.6	58	16.8	7	8.4	376	17.1
$12,500-$14,999	166	9.4	25	7.2	3	3.6	194	8.8
$15,000-$19,999	128	7.3	19	5.5	6	7.2	153	7.0
$20,000-$24,999	83	4.7	6	1.7	1	1.2	90	4.1
$25,000 or more	94	5.3	6	1.7	1	1.2	101	4.6
Total	1,768	100.0	346	100.0	83	100.0	2,197	100.0

Note: Approximate comparative distributions for U.S.A. and Minnesota as a whole are shown in Table B-10.

Appendix Table B-10: DISTRIBUTION OF INCOME LEVELS, FOR U.S.A. AND MINNESOTA (1965)[a], STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Salary Range	U.S.A. Per Cent in Salary Range	Minnesota Per Cent of Families in Salary Range
Under $1,000	3.0	2.9
$1,000-$1,999	6.1	6.3
$2,000-$2,999	7.4	7.8
$3,000-$3,999	7.8	8.1
$4,000-$4,999	8.0	8.5
$5,000-$5,999	9.3	10.1
$6,000-$6,999	9.3	10.0
$7,000-$9,999	24.2	24.7
$10,000-$14,999	17.3	15.0
$15,000 and Over	7.6	6.6
Total	100.0[b]	100.0[c]

[a] United States Bureau of Census Data used for 1965 National figure, and for 1959 Minnesota data, upon which 1965 estimate was made by State of Minnesota Department of Employment Security.

[b] Total N = 48,279,000

[c] Total N = 895,294

APPENDIX C:

DATA ON SOURCES OF INCOME

Appendix Table C-1: EMPLOYMENT AS SOURCE OF INCOME, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Total Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male																
Twin Cities	390	37.1	176	16.8	211	20.1	126	12.0	69	6.6	40	3.8	38	3.6	1,050	100.0
Duluth	95	42.0	36	15.9	40	17.7	23	10.2	16	7.1	5	2.2	11	4.9	226	100.0
Morris	29	64.5	4	8.9	5	11.1	3	6.7	2	4.4	1	2.2	1	2.2	45	100.0
Total	514	38.9	216	16.3	256	19.4	152	11.5	87	6.6	46	3.5	50	3.8	1,321	100.0
Female																
Twin Cities	362	46.9	131	17.0	147	19.0	55	7.1	48	6.2	19	2.5	10	1.3	772	100.0
Duluth	74	57.4	18	13.9	17	13.2	13	10.1	2	1.5	5	3.9	0	0.0	129	100.0
Morris	15	36.6	7	17.1	15	36.6	3	7.3	0	0.0	0	0.0	1	2.4	41	100.0
Total	451	47.9	156	16.6	179	19.0	71	7.5	50	5.3	24	2.5	11	1.2	942	100.0
Male and Female																
Twin Cities	752	41.3	307	16.9	358	19.7	181	9.9	117	6.4	59	3.2	48	2.6	1,822	100.0
Duluth	169	47.7	54	15.2	57	16.0	36	10.1	18	5.1	10	2.8	11	3.1	355	100.0
Morris	44	51.2	11	12.8	20	23.2	6	7.0	2	2.3	1	1.2	2	2.3	86	100.0
Total	965	42.6	372	16.4	435	19.2	223	9.9	137	6.1	70	3.1	61	2.7	2,263	100.0

Appendix Table C-2: SCHOLARSHIPS AND GRANTS AS SOURCES OF INCOME, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Total Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male																
Twin Cities	906	86.3	42	4.0	43	4.1	29	2.7	19	1.8	6	0.6	5	0.5	1,050	100.0
Duluth	193	85.4	9	4.0	9	4.0	7	3.1	3	1.3	3	1.3	2	0.9	226	100.0
Morris	41	91.1	2	4.5	1	2.2	1	2.2	0	0.0	0	0.0	0	0.0	45	100.0
Total	1,140	86.3	53	4.0	53	4.0	37	2.8	22	1.7	9	0.7	7	0.5	1,321	100.0
Female																
Twin Cities	656	85.0	43	5.6	46	6.0	14	1.8	7	0.9	5	0.6	1	0.1	772	100.0
Duluth	102	79.0	0	0.0	9	7.0	5	3.9	8	6.2	3	2.3	2	1.6	129	100.0
Morris	31	75.6	7	17.1	3	7.3	0	0.0	0	0.0	0	0.0	0	0.0	41	100.0
Total	789	83.8	50	5.3	58	6.2	19	2.0	15	1.6	8	0.8	3	0.3	942	100.0
Male and Female																
Twin Cities	1,562	85.7	85	4.7	89	4.9	43	2.4	26	1.4	11	0.6	6	0.3	1,822	100.0
Duluth	295	83.1	9	2.5	18	5.1	12	3.4	11	3.1	6	1.7	4	1.1	355	100.0
Morris	72	83.7	9	10.5	4	4.6	1	1.2	0	0.0	0	0.0	0	0.0	86	100.0
Total	1,929	85.2	103	4.6	111	4.9	56	2.5	37	1.6	17	0.8	10	0.4	2,263	100.0

Appendix Table C-3: LOANS AS SOURCES OF INCOME, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Total Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male																
Twin Cities	941	89.6	33	3.1	43	4.1	25	2.4	5	0.5	3	0.3	0	0.0	1,050	100.0
Duluth	203	89.8	4	1.8	9	4.0	7	3.1	1	0.4	0	0.0	2	0.9	226	100.0
Morris	29	64.4	3	6.7	9	20.0	1	2.2	3	6.7	0	0.0	0	0.0	45	100.0
Total	1,173	88.8	40	3.0	61	4.6	33	2.5	9	0.7	3	0.2	2	0.2	1,321	100.0
Female																
Twin Cities	687	89.0	14	1.8	30	3.9	24	3.1	13	1.7	3	0.4	1	0.1	772	100.0
Duluth	119	92.2	2	1.6	2	1.6	3	2.3	2	1.6	1	0.7	0	0.0	129	100.0
Morris	22	53.6	4	9.8	9	22.0	3	7.3	3	7.3	0	0.0	0	0.0	41	100.0
Total	828	87.9	20	2.1	41	4.4	30	3.2	18	1.9	4	0.4	1	0.1	942	100.0
Male and Female																
Twin Cities	1,628	89.3	47	2.6	73	4.0	49	2.7	18	1.0	6	0.3	1	0.1	1,822	100.0
Duluth	322	90.7	6	1.7	11	3.1	10	2.8	3	0.8	1	0.3	2	0.6	355	100.0
Morris	51	59.3	7	8.1	18	20.9	4	4.7	6	7.0	0	0.0	0	0.0	86	100.0
Total	2,001	88.4	60	2.7	102	4.5	63	2.8	27	1.2	7	0.3	3	0.1	2,263	100.0

Appendix Table C-4: SAVINGS AS SOURCES OF INCOME, BY CAMPUS AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Percentage of Total Income															
	None		1-19		20-39		40-59		60-79		80-99		All		Total	
Campus and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male																
Twin Cities	301	28.6	163	15.5	207	19.7	169	16.1	92	8.8	68	6.5	50	4.8	1,050	100.0
Duluth	59	26.1	33	14.6	53	23.5	33	14.6	20	8.8	9	4.0	19	8.4	226	100.0
Morris	3	6.6	9	20.0	7	15.6	9	20.0	7	15.6	6	13.3	4	8.9	45	100.0
Total	363	27.5	205	15.5	267	20.2	211	16.0	119	9.0	83	6.3	73	5.5	1,321	100.0
Female																
Twin Cities	312	40.4	167	21.7	159	20.6	54	7.0	40	5.2	25	3.2	15	1.9	772	100.0
Duluth	59	45.7	29	22.5	24	18.6	10	7.8	4	3.1	3	2.3	0	0.0	129	100.0
Morris	17	41.5	7	17.1	9	21.9	7	17.1	1	2.4	0	0.0	0	0.0	41	100.0
Total	388	41.2	203	21.5	192	20.4	71	7.5	45	4.8	28	3.0	15	1.6	942	100.0
Male and Female																
Twin Cities	613	33.7	330	18.1	366	20.1	223	12.2	132	7.2	93	5.1	65	3.6	1,822	100.0
Duluth	118	33.2	62	17.5	77	21.7	43	12.1	24	6.8	12	3.4	19	5.3	355	100.0
Morris	20	23.3	16	18.6	16	18.6	16	18.6	8	9.3	6	7.0	4	4.6	86	100.0
Total	751	33.2	408	18.0	459	20.3	282	12.5	164	7.2	111	4.9	88	3.9	2,263	100.0

Appendix Table C-5: DISTRIBUTION OF TOTAL AMOUNT OF LOANS SOUGHT, BY CAMPUS AND SOURCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Sought									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Campus and Source	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Bureau of Loans and Scholarships (University)										
Twin Cities	54	28.0	76	39.4	58	30.1	5	2.5	193	100.0
Duluth	7	23.3	13	43.3	10	33.3	0	0.0	30	100.0
Morris	9	26.5	18	52.9	6	17.6	1	3.0	34	100.0
Total	70	27.2	107	41.6	74	28.8	6	2.4	257	100.0
Other (Non-University)										
Twin Cities	21	60.0	7	20.0	4	11.4	3	8.6	35	100.0
Duluth	2	33.3	2	33.3	2	33.4	0	0.0	6	100.0
Morris	5	71.4	2	28.6	0	0.0	0	0.0	7	100.0
Total	28	58.3	11	22.8	6	12.5	3	6.4	48	100.0
Total										
Twin Cities	75	32.9	83	36.4	62	27.2	8	3.5	228	100.0
Duluth	9	25.0	15	41.7	12	33.3	0	0.0	36	100.0
Morris	14	34.1	20	48.8	6	14.6	1	2.5	41	100.0
Total	98	32.1	118	38.7	80	26.2	9	3.0	305	100.0

Appendix Table C-6: DISTRIBUTION OF TOTAL AMOUNT OF LOANS GRANTED, BY CAMPUS AND SOURCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Granted									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Campus and Source	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Bureau of Loans and Scholarships (University)										
Twin Cities	53	31.2	79	46.5	37	21.8	1	0.5	170	100.0
Duluth	9	31.0	13	44.8	7	24.2	0	0.0	29	100.0
Morris	13	40.6	17	53.1	2	6.3	0	0.0	32	100.0
Total	75	32.5	109	47.2	46	19.9	1	0.4	231	100.0
Other (Non-University)										
Twin Cities	21	63.2	6	18.3	4	12.2	2	6.3	33	100.0
Duluth	2	33.3	2	33.3	2	33.3	0	0.0	6	100.0
Morris	5	71.4	2	28.6	0	0.0	0	0.0	7	100.0
Total	28	60.9	10	21.7	6	13.1	2	4.3	46	100.0
Total										
Twin Cities	74	36.5	85	41.9	41	20.2	3	1.5	203	100.0
Duluth	11	31.4	15	42.9	9	25.7	0	0.0	35	100.0
Morris	18	46.2	19	48.7	2	5.1	0	0.0	39	100.0
Total	103	37.2	119	42.9	52	18.8	3	1.1	277	100.0

Appendix Table C-7: DISTRIBUTION OF TOTAL AMOUNT SOUGHT OF SCHOLARSHIPS OR GRANTS, BY CAMPUS AND SOURCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Sought									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Campus and Source	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Bureau of Loans and Scholarships (University)										
Twin Cities	124	57.4	76	35.2	11	5.1	5	2.3	216	100.0
Duluth	13	50.0	12	46.2	1	3.8	0	0.0	26	100.0
Morris	8	66.7	4	33.3	0	0.0	0	0.0	12	100.0
Total	145	57.1	92	36.2	12	4.7	5	2.0	254	100.0
Other (Non-University)										
Twin Cities	53	54.6	30	30.9	8	8.3	6	6.2	97	100.0
Duluth	18	47.4	20	52.6	0	0.0	0	0.0	38	100.0
Morris	5	55.5	3	33.3	1	11.2	0	0.0	9	100.0
Total	76	52.8	53	36.8	9	6.3	6	4.1	144	100.0
Total										
Twin Cities	177	56.5	106	33.9	19	6.1	11	3.5	313	100.0
Duluth	31	48.4	32	50.0	1	1.6	0	0.0	64	100.0
Morris	13	62.0	7	33.3	1	4.7	0	0.0	21	100.0
Total	221	55.5	145	36.4	21	5.3	11	2.8	398	100.0

Appendix Table C-8: DISTRIBUTION OF TOTAL AMOUNT GRANTED OF SCHOLARSHIPS OR GRANTS, BY CAMPUS AND SOURCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Amount Granted									
	< $400		$400-$799		$800-$1,199		$1,200 or More		Total	
Campus and Source	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Bureau of Loans and Scholarships (University)										
Twin Cities	118	71.1	39	23.5	7	4.2	2	1.2	166	100.0
Duluth	15	60.0	10	40.0	0	0.0	0	0.0	25	100.0
Morris	10	100.0	0	0.0	0	0.0	0	0.0	10	100.0
Total	143	71.1	49	24.4	7	3.5	2	1.0	201	100.0
Other (Non University)										
Twin Cities	55	63.9	21	24.4	6	7.0	4	4.7	86	100.0
Duluth	19	52.8	17	47.2	0	0.0	0	0.0	36	100.0
Morris	5	71.2	1	1.4	1	1.4	0	0.0	7	100.0
Total	79	61.3	39	30.2	7	5.4	4	3.1	129	100.0
Total										
Twin Cities	173	68.6	60	23.8	13	5.2	6	2.4	252	100.0
Duluth	34	55.7	27	44.3	0	0.0	0	0.0	61	100.0
Morris	15	88.2	1	5.9	1	5.9	0	0.0	17	100.0
Total	222	67.3	88	26.7	14	4.2	6	1.8	330	100.0

APPENDIX D:

DATA ON EXPENDITURES

Appendix Table D-1: MAXIMUM AND MINIMUM TOTAL EXPENDITURES PER QUARTER, BY CAMPUS, BY SEX AND BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Twin Cities Campus		Duluth Campus		Morris Campus	
	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum
Male						
Home	$1,530	$174	$1,680	$199	$ 670	$257
Campus Housing	$1,335	$202	$1,240	$389	$1,020	$450
Private Rental	$1,700	$255	$1,272	$170	$1,025	$290
Female						
Home	$1,553	$152	$ 842	$191	$ 760	$231
Campus Housing	$1,545	$305	$ 976	$349	$ 632	$381
Private Rental	$1,440	$200	$1,545	$269	$ 565	$289

Appendix Table D-2: TOTAL QUARTERLY EXPENDITURES FOR MALE AND FEMALE RESPONDENTS, BY TYPE OF RESIDENCE AND PARENTAL INCOME, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Quarterly Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
Parental Income	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Home												
Less than $3,000	0	0.0	19	50.0	14	36.8	5	13.2	0	0.0	38	100.0
$3,000-$5,999	5	2.8	94	51.9	57	31.5	18	9.9	7	3.9	181	100.0
$6,000-$7,499	5	2.6	112	57.7	54	27.8	19	9.8	4	2.0	194	100.0
$7,500-$9,999	2	0.8	144	56.3	81	31.6	21	8.2	8	3.1	256	100.0
$10,000-$12,499	1	0.4	145	54.7	91	34.3	20	7.6	8	3.0	265	100.0
$12,500-$14,999	0	0.0	57	49.1	48	41.4	8	6.9	3	2.6	116	100.0
$15,000-$19,999	0	0.0	48	47.5	33	32.7	15	14.9	5	4.9	101	100.0
$20,000-$24,999	0	0.0	14	34.1	15	36.6	10	24.4	2	4.9	41	100.0
$25,000 or More	0	0.0	19	35.2	17	31.5	13	24.1	5	9.2	54	100.0
Total	13	1.0	652	52.3	410	32.9	129	10.4	42	3.4	1,246	100.0
Campus Housing												
Less than $3,000	0	0.0	0	0.0	11	61.1	6	33.3	1	5.6	18	100.0
$3,000-$5,999	0	0.0	1	1.3	46	59.7	26	33.8	4	5.2	77	100.0
$6,000-$7,499	0	0.0	4	6.3	36	56.2	18	28.1	6	9.4	64	100.0
$7,500-$9,999	0	0.0	7	7.8	37	41.1	42	46.7	4	4.4	90	100.0
$10,000-$12,499	0	0.0	2	3.2	30	47.6	24	38.1	7	11.1	63	100.0
$12,500-$14,999	0	0.0	0	0.0	20	50.0	18	45.0	2	5.0	40	100.0
$15,000-$19,999	0	0.0	1	2.9	16	45.7	12	34.3	6	17.1	35	100.0
$20,000-$24,999	0	0.0	0	0.0	4	21.1	13	68.4	2	10.5	119	100.0
$25,000 or More	0	0.0	0	0.0	4	12.9	16	51.6	11	35.5	31	100.0
Total	0	0.0	15	3.4	204	46.7	175	40.1	43	9.8	437	100.0
Private Rental												
Less than $3,000	0	0.0	6	18.2	16	48.5	7	21.2	4	12.1	33	100.0
$3,000-$5,999	0	0.0	9	7.8	57	49.6	23	20.0	26	22.6	115	100.0
$6,000-$7,499	0	0.0	11	14.5	35	46.1	15	19.7	15	19.7	76	100.0
$7,500-$9,999	0	0.0	9	11.4	33	41.8	22	27.8	15	19.0	79	100.0
$10,000-$12,499	0	0.0	5	14.7	13	38.2	11	32.4	5	14.7	34	100.0
$12,500-$14,999	0	0.0	4	13.8	11	37.9	5	17.3	9	31.0	29	100.0
$15,000-$19,999	0	0.0	1	4.8	13	61.9	5	23.8	2	9.5	21	100.0
$20,000-$24,999	0	0.0	0	0.0	2	15.4	6	46.1	5	38.5	13	100.0
$25,000 or More	0	0.0	3	18.8	7	43.8	1	6.2	5	31.2	16	100.0
Total	0	0.0	48	11.5	187	45.0	95	22.8	86	20.7	416	100.0

Appendix Table D-3: TOTAL QUARTERLY EXPENDITURES FOR MALE RESPONDENTS, BY TYPE OF RESIDENCE AND PARENTAL INCOME, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Quarterly Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
Parental Income	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Home												
Less than $3,000	0	0.0	6	31.6	9	47.4	4	21.0	0	0.0	19	100.0
$3,000-$5,999	3	2.6	51	44.4	40	34.8	16	13.9	5	4.3	115	100.0
$6,000-$7,499	3	2.6	55	48.3	36	31.6	17	14.9	3	2.6	114	100.0
$7,500-$9,999	0	0.0	84	51.5	57	35.0	15	9.2	7	4.3	163	100.0
$10,000-$12,499	1	0.6	71	45.2	62	39.5	16	10.2	7	4.5	157	100.0
$12,500-$14,999	0	0.0	31	46.3	27	40.3	6	8.9	3	4.5	67	100.0
$15,000-$19,999	0	0.0	21	39.6	19	35.8	10	18.9	3	5.7	53	100.0
$20,000-$24,999	0	0.0	7	26.9	8	30.8	10	38.5	1	3.8	26	100.0
$25,000 or More	0	0.0	10	31.3	8	25.0	10	31.2	4	12.5	32	100.0
Total	7	0.9	336	45.1	266	35.7	104	13.9	33	4.4	746	100.0
Campus Housing												
Less than $3,000	0	0.0	0	0.0	5	45.5	5	45.4	1	9.1	11	100.0
$3,000-$5,999	0	0.0	0	0.0	21	47.7	20	45.5	3	6.8	44	100.0
$6,000-$7,499	0	0.0	2	4.8	21	50.0	14	33.3	5	11.9	42	100.0
$7,500-$9,999	0	0.0	2	4.0	18	36.0	28	56.0	2	4.0	50	100.0
$10,000-$12,499	0	0.0	1	3.7	9	33.3	12	44.5	5	18.5	27	100.0
$12,500-$14,999	0	0.0	0	0.0	8	38.1	12	57.1	1	4.8	21	100.0
$15,000-$19,999	0	0.0	1	5.5	9	50.0	5	27.8	3	16.7	18	100.0
$20,000-$24,999	0	0.0	0	0.0	3	30.0	5	50.0	2	20.0	10	100.0
$25,000 or More	0	0.0	0	0.0	3	17.7	9	52.9	5	29.4	17	100.0
Total	0	0.0	6	2.5	97	40.4	110	45.8	27	11.3	240	100.0
Private Rental												
Less than $3,000	0	0.0	0	0.0	8	50.0	5	31.2	3	18.8	16	100.0
$3,000-$5,999	0	0.0	5	6.3	30	38.0	21	26.6	23	29.1	79	100.0
$6,000-$7,499	0	0.0	2	4.8	18	42.8	11	26.2	11	26.2	42	100.0
$7,500-$9,999	0	0.0	2	4.0	21	42.0	15	30.0	12	24.0	50	100.0
$10,000-$12,499	0	0.0	2	11.8	6	35.3	6	35.3	3	17.6	17	100.0
$12,500-$14,999	0	0.0	1	6.7	6	40.0	3	20.0	5	33.3	15	100.0
$15,000-$19,999	0	0.0	1	7.7	7	53.8	3	23.1	2	15.4	13	100.0
$20,000-$24,999	0	0.0	0	0.0	2	28.6	2	28.6	3	42.8	7	100.0
$25,000 or More	0	0.0	1	10.0	5	50.0	0	0.0	4	40.0	10	100.0
Total	0	0.0	14	5.6	103	41.4	66	26.5	66	26.5	249	100.0

Appendix Table D-4: TOTAL QUARTERLY EXPENDITURES FOR FEMALE RESPONDENTS, BY TYPE OF RESIDENCE AND PARENTAL INCOME, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Quarterly Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
Parental Income	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Home												
Less than $3,000	0	0.0	13	68.4	5	26.3	1	5.3	0	0.0	19	100.0
$3,000-$5,999	2	3.0	43	65.2	17	25.8	2	3.0	2	3.0	66	100.0
$6,000-$7,499	2	2.5	57	71.2	18	22.5	2	2.5	1	1.3	80	100.0
$7,500-$9,999	2	2.2	60	64.5	24	25.8	6	6.4	1	1.1	93	100.0
$10,000-$12,499	0	0.0	74	68.5	29	26.9	4	3.7	1	0.9	108	100.0
$12,500-$14,999	0	0.0	26	53.1	21	42.8	2	4.1	0	0.0	49	100.0
$15,000-$19,999	0	0.0	27	56.2	14	29.2	5	10.4	2	4.2	48	100.0
$20,000-$24,999	0	0.0	7	46.7	7	46.7	0	0.0	1	6.6	15	100.0
$25,000 or More	0	0.0	9	40.9	9	40.9	3	13.6	1	4.6	22	100.0
Total	6	1.2	316	63.2	144	28.8	25	5.0	9	1.8	500	100.0
Campus Housing												
Less than $3,000	0	0.0	0	0.0	6	85.7	1	14.3	0	0.0	7	100.0
$3,000-$5,999	0	0.0	1	3.0	25	75.8	6	18.2	1	3.0	33	100.0
$6,000-$7,499	0	0.0	2	9.1	15	68.2	4	18.2	1	4.5	22	100.0
$7,500-$9,999	0	0.0	5	12.5	19	47.5	14	35.0	2	5.0	40	100.0
$10,000-$12,499	0	0.0	1	2.8	21	58.3	12	33.3	2	5.6	36	100.0
$12,500-$14,999	0	0.0	0	0.0	12	63.2	6	31.6	1	5.2	19	100.0
$15,000-$19,999	0	0.0	0	0.0	7	41.2	7	41.2	3	17.6	17	100.0
$20,000-$24,999	0	0.0	0	0.0	1	11.1	8	88.9	0	0.0	9	100.0
$25,000 or More	0	0.0	0	0.0	1	7.2	7	50.0	6	42.8	14	100.0
Total	0	0.0	9	4.6	107	54.3	65	33.0	16	8.1	197	100.0
Private Rental												
Less than $3,000	0	0.0	6	35.3	8	47.0	2	11.8	1	5.9	17	100.0
$3,000-$5,999	0	0.0	4	11.1	27	75.0	2	5.6	3	8.3	36	100.0
$6,000-$7,499	0	0.0	9	26.4	17	50.0	4	11.8	4	11.8	34	100.0
$7,500-$9,999	0	0.0	7	24.1	12	41.4	7	24.1	3	10.4	29	100.0
$10,000-$12,499	0	0.0	3	17.6	7	41.2	5	29.4	2	11.8	17	100.0
$12,500-$14,999	0	0.0	3	21.4	5	35.7	2	14.3	4	28.6	14	100.0
$15,000-$19,999	0	0.0	0	0.0	6	75.0	2	25.0	0	0.0	8	100.0
$20,000-$24,999	0	0.0	0	0.0	0	0.0	4	66.7	2	33.3	6	100.0
$25,000 or More	0	0.0	2	33.3	2	33.3	1	16.7	1	16.7	6	100.0
Total	0	0.0	34	20.3	84	50.3	29	17.4	20	12.0	167	100.0

Appendix Table D-5: TOTAL QUARTERLY EXPENDITURES, TWIN CITIES CAMPUS, BY TYPE OF RESIDENCE AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Type of Residence and Sex	Total Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	5	0.8	294	47.4	212	34.1	85	13.7	25	4.0	621	100.0
Campus Housing	0	0.0	4	2.1	71	36.8	96	49.7	22	11.4	193	100.0
Private Rental	0	0.0	8	4.2	72	37.7	51	26.7	60	31.4	191	100.0
Total	5	0.5	306	30.5	355	35.3	232	23.1	107	10.6	1,005	100.0
Female												
Home	5	1.1	268	61.6	126	29.0	27	6.2	9	2.1	435	100.0
Campus Housing	0	0.0	7	4.3	77	47.8	60	37.3	17	10.6	161	100.0
Private Rental	0	0.0	24	16.8	72	50.3	27	18.9	20	14.0	143	100.0
Total	5	0.7	299	40.5	275	37.2	114	15.4	46	6.2	739	100.0
Male and Female												
Home	10	1.0	562	53.2	338	32.0	112	10.6	34	3.2	1,056	100.0
Campus Housing	0	0.0	11	3.1	148	41.8	156	44.1	39	11.0	354	100.0
Private Rental	0	0.0	32	9.6	144	43.1	78	23.4	80	23.9	334	100.0
Total	10	0.6	605	34.7	630	36.1	346	19.8	153	8.8	1,744	100.0

Appendix Table D-6: TOTAL QUARTERLY EXPENDITURES, DULUTH CAMPUS, BY TYPE OF RESIDENCE AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Total Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
Type of Residence and Sex	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	2	1.5	48	36.4	54	40.9	19	14.4	9	6.8	132	100.0
Campus Housing	0	0.0	1	3.3	13	43.3	11	36.7	5	16.7	30	100.0
Private Rental	0	0.0	4	7.4	23	42.6	16	29.6	11	20.4	54	100.0
Total	2	0.9	53	24.5	90	41.7	46	21.3	25	11.6	216	100.0
Female												
Home	1	1.3	54	70.1	21	27.3	0	0.0	1	1.3	77	100.0
Campus Housing	0	0.0	1	4.5	13	59.1	6	27.3	2	9.1	22	100.0
Private Rental	0	0.0	7	30.4	12	52.2	2	8.7	2	8.7	23	100.0
Total	1	0.8	62	50.8	46	37.7	8	6.6	5	4.1	122	100.0
Male and Female												
Home	3	1.4	102	48.8	75	35.9	19	9.1	10	4.8	209	100.0
Campus Housing	0	0.0	2	3.8	26	50.0	17	32.7	7	13.5	52	100.0
Private Rental	0	0.0	11	14.3	34	45.4	18	23.4	13	16.9	77	100.0
Total	3	0.9	115	34.0	136	40.2	54	16.0	30	8.9	338	100.0

Appendix Table D-7: TOTAL QUARTERLY EXPENDITURES, MORRIS CAMPUS, BY TYPE OF RESIDENCE AND SEX, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Type of Residence and Sex	Total Expenditures											
	< $200		$200-$399		$400-$599		$600-$799		$800 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	0	0.0	5	71.4	1	14.3	1	14.3	0	0.0	7	100.0
Campus Housing	0	0.0	0	0.0	17	70.8	7	29.2	0	0.0	24	100.0
Private Rental	0	0.0	2	16.7	9	75.0	0	0.0	1	8.3	12	100.0
Total	0	0.0	7	16.3	27	62.8	8	18.6	1	2.3	43	100.0
Female												
Home	0	0.0	6	66.7	2	22.2	1	11.1	0	0.0	9	100.0
Campus Housing	0	0.0	1	4.2	20	83.3	3	12.5	0	0.0	24	100.0
Private Rental	0	0.0	3	42.9	4	57.1	0	0.0	0	0.0	7	100.0
Total	0	0.0	10	25.0	26	65.0	4	10.0	0	0.0	40	100.0
Male and Female												
Home	0	0.0	11	68.8	3	18.7	2	12.5	0	0.0	16	100.0
Campus Housing	0	0.0	1	2.1	37	77.1	10	20.8	0	0.0	48	100.0
Private Rental	0	0.0	5	26.3	13	68.4	0	0.0	1	5.3	19	100.0
Total	0	0.0	17	20.5	53	63.9	12	14.4	1	1.2	83	100.0

Appendix Table D-8: QUARTERLY PERSONAL EXPENDITURES, BY SEX AND NUMBER OF SIBLINGS, STUDENT FINANCE STUDY, 1965-66 ACADEMIC YEAR

Number of Siblings and Sex	Personal Expenditures												Total	
	$1-$49		$50-$99		$100-$149		$150-$199		$200-$249		$250 or More			
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male														
None	11	3.9	46	16.4	61	21.7	48	17.0	35	12.5	80	28.5	281	100.0
One or Two	43	7.4	122	21.0	141	24.3	83	14.3	58	10.0	133	23.0	580	100.0
Three or More	28	6.3	93	21.1	118	26.8	73	16.6	44	10.0	85	19.2	441	100.0
Total	82	6.3	261	20.0	320	24.6	204	15.7	137	10.5	298	22.9	1,302	100.0
Female														
None	16	7.8	49	23.7	79	38.4	29	14.1	14	6.8	19	9.2	206	100.0
One or Two	25	5.9	141	33.3	109	25.7	68	16.0	36	8.5	45	10.5	424	100.0
Three or More	26	8.7	119	39.9	87	29.2	32	10.7	24	8.1	10	3.4	298	100.0
Total	67	7.2	309	33.3	275	29.6	129	13.9	74	8.0	74	8.0	928	100.0
Male and Female														
None	27	5.5	95	19.5	140	28.7	77	15.8	49	10.1	99	20.4	487	100.0
One or Two	68	6.8	263	26.2	250	24.9	151	15.0	94	9.4	178	17.7	1,004	100.0
Three or More	54	7.3	212	28.7	205	27.7	105	14.2	68	9.2	95	12.9	739	100.0
Total	149	6.7	570	25.6	595	26.7	333	14.9	211	9.5	372	16.6	2,230	100.0

Appendix Table D-9: QUARTERLY PERSONAL EXPENDITURES, BY SEX AND FATHER'S OCCUPATION, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Father's Occupation and Sex	Personal Expenditures													
	$1-$49		$50-$99		$100-$149		$150-$199		$200-$249		$250 or More		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male														
Professional and Managerial	19	6.5	63	21.6	70	24.1	47	16.2	25	8.6	67	23.0	291	100.0
Office and Sales	14	5.1	56	20.4	84	30.5	37	13.5	31	11.3	53	19.3	275	100.0
Skilled	13	6.1	38	17.9	47	22.2	34	16.0	26	12.3	54	25.5	212	100.0
Farm and General	14	6.3	51	22.9	44	19.7	37	16.6	19	8.5	58	26.0	223	100.0
Total	60	6.0	208	20.8	245	24.5	155	15.5	101	10.1	232	23.2	1,001	100.0
Female														
Professional and Managerial	21	7.6	91	33.5	75	27.6	35	12.9	22	8.1	28	10.3	272	100.0
Office and Sales	19	10.4	59	32.4	57	31.3	23	12.6	9	4.9	15	8.4	182	100.0
Skilled	11	6.7	54	32.7	48	29.1	24	14.5	18	10.9	10	6.1	165	100.0
Farm and General	6	4.7	43	33.9	40	31.5	16	12.6	13	10.2	9	7.1	127	100.0
Total	57	7.6	247	33.1	220	29.5	98	13.1	62	8.3	62	8.4	746	100.0
Male and Female														
Professional and Managerial	40	7.1	154	27.4	145	25.8	82	14.6	47	8.3	95	16.9	563	100.0
Office and Sales	33	7.2	115	25.2	141	30.9	60	13.1	40	8.8	68	14.8	457	100.0
Skilled	24	6.4	92	24.4	95	25.2	58	15.4	44	11.7	64	16.9	377	100.0
Farm and General	20	5.7	94	26.9	84	24.0	53	15.1	32	9.1	67	19.2	350	100.0
Total	117	6.7	455	26.0	465	26.6	253	14.5	163	9.3	294	16.9	1,747	100.0

APPENDIX E:

DATA ON MEETING INCREASED COSTS

Appendix Table E-1: COMPARISON BETWEEN ACTUAL AND EXPECTED COST OF UNIVERSITY ATTENDANCE, BY SEX AND TYPE OF RESIDENCE, TWIN CITIES CAMPUS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Residence and Sex	Actual Cost 5% Higher		Actual Cost 10% Higher		Actual Cost 25% Higher		About As Expected		Less Than Expected		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	78	12.1	160	24.9	55	8.6	321	49.8	30	4.6	644	100.0
Campus Housing	29	14.7	56	28.4	20	10.2	90	45.7	2	1.0	197	100.0
Private Rental	30	15.2	53	26.9	23	11.7	82	41.6	9	4.6	197	100.0
Total	137	13.2	269	25.9	98	9.5	493	47.5	41	3.9	1,038	100.0
Female												
Home	50	10.9	105	23.0	42	9.2	243	53.2	17	3.7	457	100.0
Campus Housing	20	12.4	33	20.5	9	5.6	94	58.4	5	3.1	161	100.0
Private Rental	15	10.1	45	30.4	4	2.7	83	56.1	1	0.7	148	100.0
Total	85	11.1	183	23.9	55	7.2	420	54.8	23	3.0	766	100.0
Male and Female												
Home	128	11.6	265	24.1	97	8.8	564	51.2	47	4.3	1,101	100.0
Campus Housing	49	13.7	89	24.9	29	8.1	184	51.4	7	1.9	358	100.0
Private Rental	45	13.1	98	28.4	27	7.8	165	47.8	10	2.9	345	100.0
Total	222	12.3	452	25.1	153	8.5	913	50.6	64	3.5	1,804	100.0

Appendix Table E-2: COMPARISON BETWEEN ACTUAL AND EXPECTED COST OF UNIVERSITY ATTENDANCE, BY SEX AND TYPE OF RESIDENCE, DULUTH CAMPUS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Residence and Sex	Actual Cost 5% Higher		Actual Cost 10% Higher		Actual Cost 25% Higher		About As Expected		Less Than Expected		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	14	10.8	30	23.1	15	11.5	70	53.8	1	0.8	130	100.0
Campus Housing	4	13.8	8	27.6	3	10.3	14	48.3	0	0.0	29	100.0
Private Rental	9	14.8	16	26.2	6	9.8	27	44.3	3	4.9	61	100.0
Total	27	12.3	54	24.5	24	10.9	111	50.5	4	1.8	220	100.0
Female												
Home	12	15.1	15	19.0	6	7.6	45	57.0	1	1.3	79	100.0
Campus Housing	3	13.6	4	18.2	2	9.1	13	59.1	0	0.0	22	100.0
Private Rental	1	3.7	8	29.6	2	7.4	15	55.6	1	3.7	27	100.0
Total	16	12.5	27	21.1	10	7.8	73	57.0	2	1.6	128	100.0
Male and Female												
Home	26	12.5	45	21.5	21	10.0	115	55.0	2	1.0	209	100.0
Campus Housing	7	13.7	12	23.5	5	9.8	27	53.0	0	0.0	51	100.0
Private Rental	10	11.4	24	27.3	8	9.1	42	47.7	4	4.5	88	100.0
Total	43	12.4	81	23.3	34	9.8	184	52.8	6	1.7	348	100.0

Appendix Table E-3: COMPARISON BETWEEN ACTUAL AND EXPECTED COST OF UNIVERSITY ATTENDANCE, BY SEX AND TYPE OF RESIDENCE, MORRIS CAMPUS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

Residence and Sex	Actual Cost 5% Higher		Actual Cost 10% Higher		Actual Cost 25% Higher		About As Expected		Less Than Expected		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Male												
Home	0	0.0	3	42.8	1	14.3	3	42.9	0	0.0	7	100.0
Campus Housing	0	0.0	3	13.0	3	13.1	15	65.2	2	8.7	23	100.0
Private Rental	1	7.2	3	21.4	0	0.0	8	57.1	2	14.3	14	100.0
Total	1	2.3	9	20.4	4	9.1	26	59.1	4	9.1	44	100.0
Female												
Home	2	22.2	2	22.2	0	0.0	4	44.4	1	11.2	9	100.0
Campus Housing	5	20.8	3	12.5	0	0.0	15	62.5	1	4.2	24	100.0
Private Rental	0	0.0	2	28.6	1	14.3	3	42.8	1	14.3	7	100.0
Total	7	17.5	7	17.5	1	2.5	22	55.0	3	7.5	40	100.0
Male and Female												
Home	2	12.5	5	31.3	1	6.2	7	43.8	1	6.2	16	100.0
Campus Housing	5	10.6	6	12.8	3	6.4	30	63.8	3	6.4	47	100.0
Private Rental	1	4.8	5	23.8	1	4.8	11	52.3	3	14.3	21	100.0
Total	8	9.5	16	19.1	5	6.0	48	57.1	7	8.3	84	100.0

Appendix Table E-4: WAYS IN WHICH RESPONDENTS MET GREATER THAN EXPECTED COSTS, TWIN CITIES CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=490)		Campus Housing (N=167)		Private Rental (N=170)		All Types Residence (N=827)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	56	11.4[a]	26	15.6	24	14.1	106	12.8
Already had a job, but worked more hours	65	13.3	17	10.2	21	12.4	103	12.5
Already had a job, but switched to a higher paying one	12	2.4	0	0.0	4	2.4	16	1.9
Additional contribution from family (relative, guardian)	113	23.1	34	20.4	35	20.6	182	22.0
Reduced expenditures	167	34.1	61	36.5	70	41.2	298	36.0
Borrowed through the University	13	2.7	10	6.0	10	5.9	33	4.0
Borrowed from other sources	27	5.5	4	2.4	15	8.8	46	5.6
Received grant or scholarship	17	3.5	9	5.4	10	5.9	36	4.4
Dropped out of school for one or more quarters	8	1.6	0	0.0	6	3.5	14	1.7
Other	31	6.3	9	5.4	6	3.5	46	5.6
All responses	509	103.9	170	101.8	201	118.2	880	106.4

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-5: WAYS IN WHICH RESPONDENTS MET GREATER THAN EXPECTED COSTS, DULUTH CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=92)		Campus Housing (N=24)		Private Rental (N=42)		All Types Residence (N=158)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	27	29.3[a]	8	33.3	10	23.8	45	28.5
Already had a job, but worked more hours	27	29.3	0	0.0	12	28.6	39	24.7
Already had a job, but switched to a higher paying one	2	2.2	0	0.0	1	2.4	3	1.9
Additional contribution from family (relative, guardian)	41	44.6	17	70.1	19	45.2	77	48.7
Reduced expenditures	47	51.1	12	50.0	15	35.7	74	46.8
Borrowed through the University	2	2.2	1	4.2	4	9.5	7	4.4
Borrowed from other sources	3	3.3	0	0.0	5	11.9	8	5.1
Received grant or scholarship	5	5.4	0	0.0	2	4.8	7	4.4
Dropped out of school for one or more quarters	3	3.3	1	4.2	3	7.1	7	4.4
Other	13	14.1	3	12.5	4	9.5	20	12.6
All responses	170	184.8	42	175.0	75	178.6	287	181.6

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the the proportion of respondents who reported each alternative.

Appendix Table E-6: WAYS IN WHICH RESPONDENTS MET GREATER THAN EXPECTED COSTS, MORRIS CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=8)		Campus Housing (N=14)		Private Rental (N=7)		All Types Residence (N=29)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	2	25.0[a]	5	33.3	0	0.0	7	23.3
Already had a job, but worked more hours	2	25.0	4	26.7	4	57.1	10	33.3
Already had a job, but switched to a higher paying one	0	0.0	1	6.7	0	0.0	1	3.3
Additional contribution from family (relative, guardian)	4	50.0	8	53.3	2	28.6	14	46.7
Reduced expenditures	3	37.5	7	46.7	2	28.6	12	40.0
Borrowed through the University	2	25.0	2	13.3	0	0.0	4	13.3
Borrowed from other sources	0	0.0	0	0.0	1	14.3	1	3.3
Received grant or scholarship	0	0.0	1	6.7	0	0.0	1	3.3
Dropped out of school for one or more quarters	0	0.0	0	0.0	0	0.0	0	0.0
Other	0	0.0	3	20.0	3	42.8	6	20.0
All responses	13	162.5	31	206.7	12	171.4	56	186.7

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[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-7: WAYS IN WHICH MALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, ALL CAMPUSES, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=356)		Campus Housing (N=126)		Private Rental (N=141)		All Types Residence (N=623)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	55	15.4[a]	19	15.1	24	17.0	98	15.7
Already had a job, but worked more hours	61	17.1	12	9.5	23	16.3	96	15.4
Already had a job, but switched to a higher paying one	7	2.0	0	0.0	3	2.1	10	1.6
Additional contribution from family (relative, guardian)	88	24.7	35	27.8	28	19.9	151	24.2
Reduced expenditures	127	35.7	46	36.5	55	39.0	228	36.6
Borrowed through the University	11	3.1	6	4.8	11	7.8	28	4.5
Borrowed from other sources	16	4.5	3	2.4	17	12.1	36	5.8
Received grant or scholarship	13	3.7	6	4.8	5	3.5	24	3.9
Dropped out of school for one or more quarters	5	1.4	1	0.8	5	3.5	11	1.8
Other	32	9.0	12	9.5	9	6.4	53	8.5
All Responses	415	116.6	140	111.1	180	127.7	735	118.0

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-8: WAYS IN WHICH MALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, TWIN CITIES CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=293)		Campus Housing (N=105)		Private Rental (N=106)		All Types Residence (N=504)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	35	11.9[a]	15	14.3	17	16.0	67	13.3
Already had a job, but worked more hours	41	14.0	11	10.5	12	11.3	64	12.7
Already had a job, but switched to a higher paying one	6	2.0	0	0.0	2	1.9	8	1.6
Additional contribution from family (relative, guardian)	68	23.2	21	20.0	15	14.2	104	20.6
Reduced expenditures	97	33.1	38	36.2	43	40.6	178	35.3
Borrowed through the University	8	2.7	6	5.7	7	6.6	21	4.2
Borrowed from other sources	13	4.4	3	2.9	11	10.4	27	5.4
Received grant or scholarship	10	3.4	6	5.7	4	3.8	20	4.0
Dropped out of school for one or more quarters	4	1.4	0	0.0	3	2.8	7	1.4
Other	21	7.2	6	5.7	4	3.8	31	6.2
All responses	303	103.4	106	101.0	118	111.3	537	104.6

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[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-9: WAYS IN WHICH MALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, DULUTH CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=59)		Campus Housing (N=15)		Private Rental (N=31)		All Types Residence (N=105)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	19	32.2[a]	4	26.7	7	22.6	30	28.6
Already had a job, but worked more hours	19	32.2	0	0.0	8	25.8	27	25.7
Already had a job, but switched to a higher paying one	1	1.7	0	0.0	1	3.2	2	1.9
Additional contribution from family (relative, guardian)	20	33.9	10	66.6	12	38.7	42	40.0
Reduced expenditures	28	47.5	7	46.7	10	32.2	45	42.9
Borrowed through the University	1	1.7	0	0.0	4	[illegible]2.9	5	4.8
Borrowed from other sources	3	5.1	0	0.0	5	16.1	8	7.6
Received grant or scholarship	3	5.1	0	0.0	1	3.2	4	3.8
Dropped out of school for one or more quarters	1	1.7	1	6.7	2	6.5	4	3.8
Other	11	18.6	3	20.0	4	12.9	18	17.1
All responses	106	179.7	25	166.7	54	174.2	185	176.2

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-10: WAYS IN WHICH MALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, MORRIS CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=4)		Campus Housing (N=6)		Private Rental (N=4)		All Types Residence (N=14)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	1	25.0[a]	0	0.0	0	0.0	1	7.1
Already had a job, but worked more hours	1	25.0	1	16.7	3	75.0	5	35.7
Already had a job, but switched to a higher paying one	0	0.0	0	0.0	0	0.0	0	0.0
Additional contribution from family (relative, guardian)	0	0.0	4	66.7	1	25.0	5	35.7
Reduced expenditures	2	50.0	1	16.7	2	50.0	5	35.7
Borrowed through the University	2	50.0	0	0.0	0	0.0	2	14.3
Borrowed from other sources	0	0.0	0	0.0	1	25.0	1	7.1
Received grant or scholarship	0	0.0	0	0.0	0	0.0	0	0.0
Dropped out of school for one or more quarters	0	0.0	0	0.0	0	0.0	0	0.0
Other	0	0.0	3	50.0	1	25.0	4	28.6
All responses	6	150.0	9	150.0	8	200.0	23	164.3

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[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-11: WAYS IN WHICH FEMALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, ALL CAMPUSES, BY TYPE OF RESIDENCE, STUDENT FINANCE STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=234)		Campus Housing (N=79)		Private Rental (N=78)		All Types Residence (N=391)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	30	12.8[a]	20	25.3	10	12.8	60	15.3
Already had a job, but worked more hours	33	14.1	9	11.4	14	17.9	56	14.3
Already had a job, but switched to a higher paying one	7	3.0	1	1.3	2	2.6	10	2.6
Additional contribution from family (relative, guardian)	70	29.9	24	30.4	28	35.6	122	31.2
Reduced expenditures	90	38.5	34	43.0	32	41.0	156	39.9
Borrowed through the University	6	2.6	7	8.9	3	3.8	16	4.1
Borrowed from other sources	14	6.0	1	1.3	4	5.1	19	4.9
Received grant or scholarship	9	3.8	4	5.1	7	9.0	20	5.1
Dropped out of school for one or more quarters	6	2.6	0	0.0	4	5.1	10	2.6
Other	12	5.1	3	3.8	4	5.1	19	4.9
All responses	277	118.4	103	130.4	108	138.5	488	124.8

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-12: WAYS IN WHICH FEMALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, TWIN CITIES CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=197)		Campus Housing (N=62)		Private Rental (N=64)		All Types Residence (N=323)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	21	10.7[a]	11	17.7	7	10.9	39	12.1
Already had a job, but worked more hours	24	12.2	6	9.7	9	14.1	39	12.1
Already had a job, but switched to a higher paying one	6	3.2	0	0.0	2	3.1	8	2.5
Additional contribution from family (relative, guardian)	45	22.8	13	21.0	20	31.3	78	24.1
Reduced expenditures	70	65.4	23	37.1	27	42.2	120	37.2
Borrowed through the University	5	2.5	4	6.4	3	4.7	12	3.7
Borrowed from other sources	14	7.1	1	1.6	4	6.3	19	5.9
Received grant or scholarship	7	3.6	3	4.8	6	9.4	16	5.0
Dropped out of school for one or more quarters	4	2.0	0	0.0	3	4.7	7	2.2
Other	10	5.1	3	4.8	2	3.1	15	4.6
All responses	206	104.6	64	103.2	83	129.7	353	109.3

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-13: WAYS IN WHICH FEMALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, DULUTH CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Type of Residence							
	Home (N=33)		Campus Housing (N=9)		Private Rental (N=11)		All Types Residence (N=53)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	8	24.2[a]	4	44.4	3	27.3	15	28.3
Already had a job, but worked more hours	8	24.2	0	0.0	4	36.4	12	22.6
Already had a job, but switched to a higher paying one	1	3.0	0	0.0	0	0.0	1	1.9
Additional contribution from family (relative, guardian)	21	63.6	7	77.8	7	63.6	35	66.0
Reduced expenditures	19	57.6	5	55.5	5	45.4	29	54.7
Borrowed through the University	1	3.0	1	11.1	0	0.0	2	3.8
Borrowed from other sources	0	0.0	0	0.0	0	0.0	0	0.0
Received grant or scholarship	2	6.1	0	0.0	1	9.1	3	5.7
Dropped out of school for one or more quarters	2	6.1	0	0.0	1	9.1	3	5.7
Other	2	6.1	0	0.0	0	0.0	2	3.8
All responses	64	193.9	17	188.9	21	190.9	102	192.5

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

Appendix Table E-14: WAYS IN WHICH FEMALE RESPONDENTS MET GREATER THAN EXPECTED COSTS, MORRIS CAMPUS, BY TYPE OF RESIDENCE, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Home (N=4)		Campus Housing N=8)		Private Rental (N=3)		All Types Residence (N=15)	
Responses	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Took a job	1	25.0[a]	5	62.5	0	0.0	6	40.0
Already had a job, but worked more hours	1	25.0	3	37.5	1	33.3	5	33.3
Already had a job, but switched to a higher paying one	0	0.0	1	12.5	0	0.0	1	6.7
Additional contribution from family (relative, guardian)	4	100.0	4	50.0	1	33.3	9	60.0
Reduced expenditures	1	25.0	6	75.0	0	0.0	7	46.7
Borrowed through the University	0	0.0	2	25.0	0	0.0	2	13.3
Borrowed from other sources	0	0.0	0	0.0	0	0.0	0	0.0
Received grant or scholarship	0	0.0	1	12.5	0	0.0	1	6.7
Dropped out of school for one or more quarters	0	0.0	0	0.0	0	0.0	0	0.0
Other	0	0.0	0	0.0	2	66.6	2	13.3
All responses	7	175.0	22	275.0	4	133.3	33	220.0

[a] Multiple responses were given. The percentages are based on the number of respondents indicated in parentheses in the column headings and represent the proportion of respondents who reported each alternative.

APPENDIX F:

OPINIONS ON HIGHER EDUCATION

Appendix Table F-1: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "IT IS THE PRIMARY RESPONSIBILITY OF PARENTS TO MAKE SURE THAT THEIR CHILDREN ARE ABLE TO GET A COLLEGE EDUCATION, AND THEY SHOULD BE WILLING TO MAKE WHATEVER SACRIFICES ARE NECESSARY," BY SELECTED BACKGROUND CHARACTERISTICS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Disagree		Strongly Disagree		Don't Know		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Father's Occupation												
Professional and Managerial	56	9.8	238	41.5	211	36.8	35	6.1	33	5.8	573	100.0
Office and Sales	24	5.2	144	31.1	230	49.7	32	6.9	33	7.1	463	100.0
Skilled	19	5.0	120	31.3	179	46.7	38	9.9	27	7.1	383	100.0
Farm and General	21	5.4	141	36.3	172	44.3	27	7.0	27	7.0	388	100.0
Total	120	6.6	643	35.6	792	43.8	132	7.3	120	6.7	1,807	100.0
Father's Education												
Less Than High School	31	5.5	158	28.1	271	48.1	56	9.9	47	8.4	563	100.0
High School Diploma	40	5.2	263	34.1	364	47.2	56	7.2	49	6.3	772	100.0
Some College	13	3.7	131	37.5	168	48.1	18	5.2	19	5.5	349	100.0
Four-year Degree	32	12.6	115	45.3	83	32.7	11	4.3	13	5.1	254	100.0
Beyond Four-year Degree	26	10.2	105	41.3	92	36.2	14	5.5	17	6.7	254	100.0
Total	142	6.5	772	35.2	978	44.6	155	7.1	145	6.6	2,192	100.0
Mother's Education												
Less Than High School	18	4.9	104	28.3	180	48.9	37	10.0	29	7.9	368	100.0
High School Diploma	63	6.0	361	34.3	484	46.0	78	7.4	67	6.3	1,053	100.0
Some College	30	6.2	184	37.8	215	44.1	25	5.1	33	6.8	487	100.0
Four-year Degree	23	10.5	96	43.6	79	35.9	8	3.6	14	6.4	220	100.0
Beyond Four-year Degree	8	10.8	30	40.5	27	36.5	7	9.5	2	2.7	74	100.0
Total	142	6.4	775	35.2	985	44.7	155	7.0	145	6.6	2,202	100.0

Appendix Table F-1: Continued

	Strongly Agree		Agree		Disagree		Strongly Disagree		Don't Know		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Parental Income												
Less Than $7,500	28	3.4	242	29.1	407	49.0	83	10.0	71	8.5	831	100.0
$7,500 to $14,999	72	7.0	374	36.5	465	45.4	60	5.8	54	5.3	1,025	100.0
$15,000 or More	50	14.5	157	45.6	104	30.3	12	3.5	21	6.1	344	100.0
Total	150	6.8	773	35.1	976	44.4	155	7.1	146	6.6	2,200	100.0
Number of Siblings												
None	41	8.2	185	37.2	209	42.0	28	5.6	35	7.0	498	100.0
One or Two	74	7.2	387	37.9	435	42.6	56	5.5	70	6.8	1,022	100.0
Three or More	37	5.0	229	30.7	360	48.2	75	10.0	46	6.1	747	100.0
Total	152	6.7	801	35.3	1,004	44.3	159	7.0	151	6.7	2,267	100.0
Percentage of Financial Support from Family												
None	24	4.4	138	25.2	277	50.5	77	14.1	32	5.8	548	100.0
Less Than 50 Per Cent	19	3.2	183	30.9	317	53.4	35	5.9	39	6.6	593	100.0
50 Per Cent or More	102	9.8	451	43.5	376	36.3	34	3.3	73	7.1	1,036	100.0
Total	145	6.7	772	35.5	970	44.5	146	6.7	144	6.6	2,177	100.0

Appendix Table F-2: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "THE COSTS OF HIGHER EDUCATION SHOULD BE PAID BY STUDENTS ON THE SAME BASIS AS THE PROGRESSIVE INCOME TAX: THAT IS, COST TO THE STUDENT SHOULD VARY ACCORDING TO THE ABILITY OF THE STUDENT AND HIS FAMILY TO PAY," BY SELECTED BACKGROUND CHARACTERISTICS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Disagree		Strongly Disagree		Don't Know		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Father's Occupation												
Professional and Managerial	36	6.3	107	18.7	210	36.6	151	26.4	69	12.0	573	100.0
Office and Sales	38	8.2	105	22.7	182	39.3	91	19.6	47	10.2	463	100.0
Skilled	41	10.7	89	23.3	139	36.4	68	17.8	45	11.8	382	100.0
Farm and General	51	13.1	85	21.9	133	34.3	76	19.6	43	11.1	388	100.0
Total	166	9.2	386	21.4	664	36.8	386	21.4	204	11.3	1,806	100.0
Father's Education												
Less Than High School	58	10.3	120	21.3	213	37.7	104	18.7	68	12.0	563	100.0
High School Diploma	80	10.4	188	24.3	275	35.6	138	17.9	91	11.8	772	100.0
Some College	35	10.1	83	23.9	127	36.5	66	18.9	37	10.6	348	100.0
Four-Year Degree	16	6.0	43	16.9	93	36.1	78	30.0	24	11.0	254	100.0
Beyond Four-Year Degree	18	7.1	46	18.1	86	33.9	76	29.9	28	11.0	254	100.0
Total	207	9.5	480	21.9	794	36.2	462	21.2	248	11.3	2,191	100.0
Mother's Education												
Less Than High School	43	11.6	85	22.9	134	36.1	72	19.4	37	10.0	371	100.0
High School Diploma	115	10.9	240	22.8	385	36.6	187	17.8	126	11.9	1,053	100.0
Some College	24	4.9	102	21.0	186	38.3	121	24.9	53	10.9	486	100.0
Four-Year Degree	24	10.9	49	22.3	64	29.1	61	27.7	22	10.0	220	100.0
Beyond Four-Year Degree	4	5.8	7	10.1	25	36.2	24	34.8	9	13.1	69	100.0
Total	210	9.6	483	21.9	796	36.2	465	21.1	247	11.2	2,201	100.0
Parental Income												
Less Than $7,500	99	11.9	200	24.1	286	34.4	148	17.8	98	11.8	831	100.0
$7,500 to $14,999	88	8.6	230	22.5	396	38.7	202	19.7	108	10.5	1,024	100.0
$15,000 or More	20	5.8	53	15.4	116	33.7	114	33.1	41	11.9	344	100.0
Total	207	9.4	483	22.0	798	36.3	464	21.1	247	11.2	2,199	100.0

Appendix Table F-3: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "MANY EXPERTS FEEL THAT THE ECONOMY WILL NOT BE ABLE TO PROVIDE PUBLICLY-SUPPORTED HIGHER EDUCATION FOR ALL WHO WANT IT. IT SHOULD BE AVAILABLE ONLY FOR THOSE WHO ARE THE MOST CAPABLE OF DOING SATISFACTORY COLLEGE WORK," BY SELECTED BACKGROUND CHARACTERISTICS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Disagree		Strongly Disagree		Don't Know		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
Parental Income												
Less Than $7,500	94	11.3	326	39.3	266	32.1	83	10.0	61	7.3	830	100.0
$7,500 to $14,999	123	12.0	434	42.3	294	28.7	104	10.1	70	6.8	1,025	100.0
$15,000 or More	48	13.9	144	41.9	88	25.6	29	8.4	35	10.2	344	100.0
Total	265	12.1	904	41.1	648	29.5	216	9.8	166	7.5	2,199	100.0
Grade Point Average												
1.0 or Less	2	16.7	5	41.6	2	16.7	3	25.0	0	0.0	12	100.0
1.1 to 1.5	9	9.0	31	31.0	38	38.0	18	18.0	4	4.0	100	100.0
1.6 to 2.0	46	8.9	212	41.1	169	32.8	49	9.5	40	7.7	516	100.0
2.1 to 2.5	79	10.6	310	41.3	229	30.5	70	9.3	62	8.3	750	100.0
2.6 to 3.0	82	15.6	207	39.5	135	25.8	60	11.5	40	7.6	524	100.0
3.1 to 3.5	38	13.7	132	47.6	72	26.0	16	5.8	19	6.9	277	100.0
3.6 to 4.0	12	14.8	38	46.9	14	17.3	7	8.7	10	12.3	81	100.0
Total	268	11.9	935	41.4	659	29.1	223	9.9	175	7.7	2,260	100.0
High School Rank												
Below 70th Percentile	68	9.4	284	39.2	211	29.1	87	12.0	75	10.3	725	100.0
70th through 89th Percentile	91	11.7	326	42.0	243	31.5	65	8.4	50	6.4	775	100.0
90th Percentile or Above	91	14.1	282	43.7	174	27.0	60	9.3	38	5.9	645	100.0
Total	250	11.6	892	41.6	628	29.3	212	9.9	163	7.6	2,145	100.0
MSAT												
Below 70th Percentile	391	40.4	99	10.2	315	32.5	115	11.9	48	5.0	968	100.0
70th through 89th Percentile	69	10.6	269	41.4	191	29.4	51	7.8	70	10.8	650	100.0
90th Percentile or Above	75	14.7	227	44.6	118	23.2	42	8.3	47	9.2	509	100.0
Total	247	11.6	883	41.5	624	29.3	208	9.8	165	7.8	2,127	100.0

Appendix Table F-4: RESPONDENTS' ATTITUDES TOWARD THE STATEMENT: "IN A DEMOCRACY, EVERYONE SHOULD HAVE AN EQUAL CHANCE TO IMPROVE HIMSELF. ENROLLMENT IN A PUBLIC TAX-SUPPORTED COLLEGE OR UNIVERSITY SHOULD BE AVAILABLE TO EVERY HIGH SCHOOL GRADUATE REGARDLESS OF HIS OR HER ACADEMIC RECORD OR TEST SCORES," BY SELECTED BACKGROUND CHARACTERISTICS, STUDENT FINANCES STUDY, 1965-66 ACADEMIC YEAR

	Strongly Agree		Agree		Disagree		Strongly Disagree		Don't Know		Total	
	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent	N	Per Cent
University Grade Point Average												
1.0 or Less	6	50.0	3	25.0	1	8.3	1	8.3	1	8.4	12	100.0
1.1 to 1.5	15	15.0	41	41.0	32	32.0	6	6.0	6	6.0	100	100.0
1.6 to 2.0	76	14.7	172	33.1	190	36.6	55	10.6	26	5.0	519	100.0
2.1 to 2.5	96	12.8	203	27.1	280	37.3	119	15.9	52	6.9	750	100.0
2.6 to 3.0	55	10.5	114	21.8	202	38.5	129	24.6	24	4.6	524	100.0
3.1 to 3.5	19	6.8	63	22.7	123	44.2	62	22.3	11	4.0	278	100.0
3.6 to 4.0	4	4.9	15	18.5	39	48.2	18	22.2	5	6.2	81	100.0
Total	271	12.0	611	27.0	867	38.3	390	17.2	125	5.5	2,264	100.0
High School Rank												
Below 70th Percentile	121	17.3	238	34.1	216	31.0	84	12.0	39	5.6	698	100.0
70th through 89th Percentile	92	11.6	195	24.5	335	42.1	125	15.7	48	6.1	795	100.0
90th Percentile or Above	46	7.0	155	23.7	267	40.8	156	23.8	31	4.7	655	100.0
Total	259	12.0	588	27.4	818	38.1	365	17.0	118	5.5	2,148	100.0
MSAT												
Below 70th Percentile	170	17.1	314	31.6	316	31.7	133	13.4	62	6.2	995	100.0
70th through 89th Percentile	50	7.9	144	22.9	276	43.8	125	19.8	35	5.6	630	100.0
90th Percentile or Above	36	7.2	123	24.6	217	43.3	106	21.1	1[illegible]	3.8	501	100.0
Total	256	12.0	581	27.3	809	38.1	364	17.1	116	5.5	2,126	100.0